



**LATITUDE
HOMES**

Affordable Quality - Easy Build.

First Home Builders Guide





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WELCOME

There aren't many things in life more exciting than building your own home. It's certainly a challenge, but the reward is the opportunity to create a home just the way you've always wanted.

This comprehensive Building Guide from Latitude Homes is here to give you the confidence to start planning your new home and to answer many of the questions you may have.

We have also included a section on the building solutions that Latitude Homes offers and a number of handy checklists to help you pinpoint exactly what you're looking for and to ensure a smooth move.

This publication is just one example of the many ways Latitude Homes can help you into your new home with minimum fuss.

We look forward to being part of this huge adventure as, step by step, you achieve your special dream.

Happy Building!

Marc Hunter
Managing Director





WHY BUILD?

THE BIG DECISION: TO BUILD OR NOT TO BUILD

Don't let your natural impatience lead you down the wrong path. Of course you're keen to move into your own home as quickly as possible, and if you decide to build it usually will take longer than buying an existing house. But consider the advantages of a home built especially for you. Think carefully and you may find it's well worth the wait!

Even if you do decide to buy an existing home, there are often lengthy delays before you can move in. If you build there are many advantages, including having a home which is uniquely yours.

To start with the house is of course brand new - so maintenance costs for the first few years will be a fraction of those you'd be facing in an older home.

You know that everything is going to work. You don't have to worry about whether your home needs re-piling, re-roofing, re-wiring or re-anything! You don't have to budget for costly renovations 'sometime down the track'.



You get to choose how your home looks and, importantly, how it is sited on your property. With energy costs still on the rise, you want to gain the maximum benefit from the sun and minimise your power and gas bills.

It's very unlikely that any previous owner will have had exactly the same tastes as you. When you choose to build, you also get to choose everything that goes into your home - from bricks to bathroom taps, so when you move in, the home is uniquely yours.



Building your home is always an exciting experience you can see it progress before your very eyes.

We all get to a point in our lives where we want a place to call our own - a home that offers privacy and gives us the opportunity to display our own individuality. Latitude Homes has developed a range of homes specifically tailored to first home builders.



The Latitude Homes range offers an outstanding range of contemporary designs to suit a variety of budgets and packed with features suitable for a variety of different sized sections – from small to large.

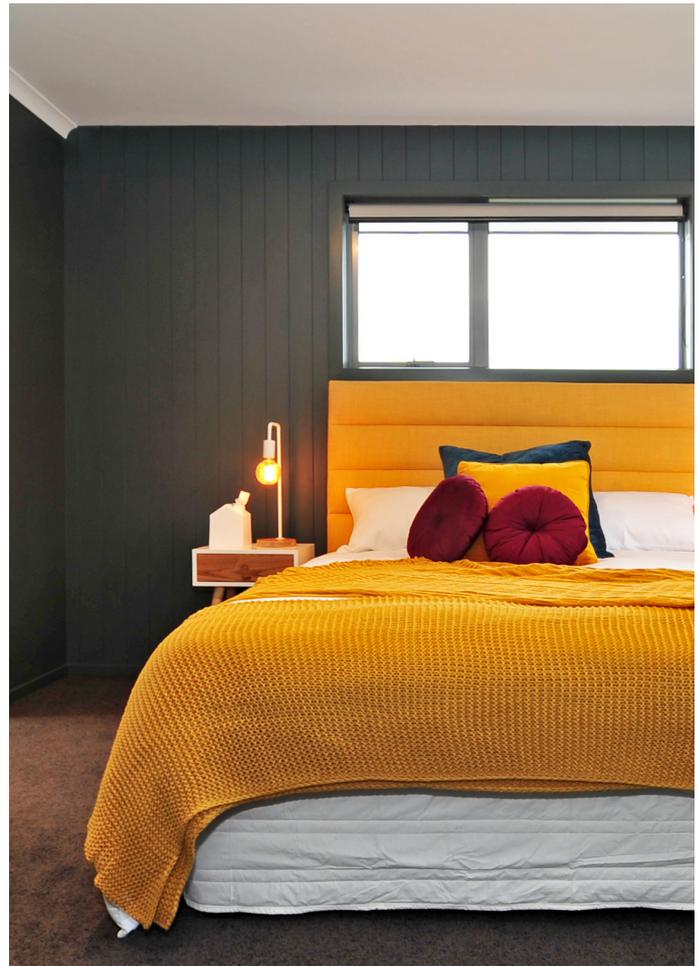
There is no doubt that your first home is a major milestone in your life, a big commitment. It's vital that you deal with reputable people only, and that your builder has a reputation for quality, honesty and reliability. That's why our homes are built with a Master Builders Guarantee giving you piece of mind that your house is constructed to the highest quality.

Latitude Homes has built on the experience and expertise of a team with more than 60 combined years in the housing industry. Thoroughly professional, but always remembering it is your dream we are bringing to life, everyone at Latitude Homes is committed to providing you with unparalleled service and the best possible outcome.

Although your new home is the final product, it's making the process worry-free that is equally important to everyone at Latitude Homes.

Taking advantage of the economies of scale only available to major housing companies, we are able to offer quality new homes at highly competitive not inflated prices.

Build your dream home with us and this guide will be invaluable in planning the exciting journey you'll soon be undertaking.





THE LATITUDE HOMES TEAM

“ People are the heart of any business. And when you build a home with Latitude Homes, you’ll be talking to our team – often!! ”

FINANCE CONSULTANTS

We work closely with First Step Home Loans, who have great experience in financial services, particularly in the field of home lending and construction loans. It’s not just your home loan they can help with – First Step Home Loans are well qualified to assist you with everything from budgeting advice to insurance.

We consider First Step Home Loans have the very best first home loan packages available in New Zealand and they have been successful in getting many of our building clients into a great position to start building their new home.

Find out more about First Step Home Loans on their website
www.firststephomeloans.co.nz



SALES CONSULTANTS

Your first contact with Latitude Homes is likely to be with one of our experienced Sales Consultants. They will introduce you to the range of Latitude Homes and advise you on choices that will best suit your circumstances and lifestyle, help with key decisions and calculate what the cost will be of your new home. When you are ready, your Sales Consultant will organise your agreement and get the building process underway.

CUSTOMER SERVICE REPRESENTATIVES

Your Customer Service Representative is your main contact while building your home. They will guide you through all the steps, preparing your documentation and obtaining the required approvals for your home. They will be in daily contact with our site manager and will co-ordinate meetings with you on-site to check the progress of your new home.

COLOUR CONSULTANTS

Our experienced Colour Consultant will advise you on the possibilities and your choices of colours, fittings and fixtures for your new home. We encourage you to get the most from these highly skilled interior design professionals who can help create your dream home.

PROJECT MANAGER

The Project Manager is in charge of building your home. Your Customer Service Representative will schedule appointments at appropriate stages during construction for you to meet with them on-site to check the progress of your new home.

LOCAL OWNERS

The service doesn’t simply stop as soon as your home is completed - your local Branch Manager is responsible for Latitude Homes’ exceptional after care service. As well as arranging for the inspection and handover of your home, they keep in touch, taking care of any issues which may arise within a maintenance period after the completion of your home.



Latitude Homes Building Options

“ Depending on your budget and your goals, there are a number of ways to build your own home. Unlike many building firms, Latitude Homes is happy to fit in with your needs. We offer several options you may wish to consider. ”

THESE OPTIONS ARE:

- KITSET
- SHELL ONLY
- FULL BUILD SERVICE
- HOUSE & LAND PACKAGES
- EXPORT





THE KITSET OPTION

This is the most cost effective way to build your own home, and a great solution for many people.

With a kitset, we supply plans and all the major building materials, then you take total charge of the construction process.

Everything from frames, trusses and exterior cladding to the plumbing supplies including tapware, the kitchen and kitchen appliances you'll require, are provided at a considerably lower cost than if you purchased the individual items.

Latitude Homes only works with NZ's most reputable building material manufacturers. And of course you, the homeowner, benefits from our bulk buying power. All your building materials are sourced and delivered from local suppliers closest to your area, from Bluff to Kaitaia.

You then proceed to project manage the build yourself. We can provide guidelines and advice, but it is up to you to contract out the construction work and oversee the work. This will usually include a builder and then the sub-trades such as the electrician, plumber, painter and drainlayer. If you are confident of your practical abilities and have the time available, you'll be able to make considerable savings by doing some of the labour yourself.

Latitude Homes can supply a list of recommended builders who usually have plenty of contacts in the sub-trades to complete the necessary work. We will also provide a list of what is required and will help guide you through any problems that you may experience.

BENEFITS

- Save money by constructing your own home.
- Take advantage of the Latitude Homes' bulk buying power for quality building products.
- Build your own home at your own pace.
- Benefit from a fixed price without any cost overruns.





THE SHELL ONLY OPTION

For many customers, a midway point between kitset and a full construction contract is the best solution.

The most difficult part in project managing a home can be finding a reputable builder and someone to lay the concrete floor. There is also the problem of timeframes. Some people don't have the time to run around looking for and supervising contractors, but have limited budgets and still want to (and are capable of!) doing a bit of DIY.

This is where the Shell Only option is very attractive. With the added peace of mind of a Master Builders Guarantee on the work completed by Latitude Homes, we organise installation of the concrete floor, the frames, trusses, erected roof, exterior cladding and windows and doors. At this point (known as the lock-up stage), the customer takes over.

All the remaining materials can be purchased from Latitude Homes (taking advantage of our bulk buying power) or you can source your own. You then finish the work in your own time, with the peace of mind that your home is weatherproof and secure.

All you need to do is install the insulation, interior linings, install the prehung doors then plaster and paint. We then deliver your pre-assembled kitchen, you fit the electrical and plumbing fixtures and connect your services. Add your final touches - floor coverings and drapes, to complete your wonderful new home, and then move in.

It's as easy as that!

BENEFITS

- Take advantage of Latitude Homes' bulk buying power for quality building products.
- Save money by finishing the house yourself at your own pace.
- Your house is built with a Master Builders Guarantee for the work that's completed by Latitude Homes.





THE FULL BUILD SERVICE OPTION

This is where we take care of the whole building process. Latitude Homes organises the excavations, concrete floors, builders, electricians, plumbers, drainlayers, painters and the building consent issues and inspections.

We meet with you on-site to inspect your new home and we keep you up to date with regular progress reports.

Providing additional peace of mind is the Master Builders Guarantee that covers the work and materials used in constructing your home.

Once the house is complete, we walk through with you to ensure you are completely happy with the end product.

At this point we hand over your keys and a welcoming gift for you to enjoy as you move in and celebrate your new home.

BENEFITS

- Latitude Homes takes care of everything - building is hassle free!
- All contractors are organised and managed by Latitude Homes.
- Your house is built with a Master Builders Guarantee.
- Benefit from the Latitude Homes' bulk buying power for quality building products.





HOUSE AND LAND PACKAGES

Latitude Homes also offers total packages where you can buy the land with the home that is already being built on it.

The big advantage of this option is that ALL the council approvals have been obtained and all you have to do is choose the interior colours and finishings - then watch as your home is being completed!

BENEFITS

- Benefit from having the best house already chosen to suit the site.
- Your house is built with a Master Builders Guarantee.
- No worries with unforeseen difficulties from councils, approvals etc.
- Own a home built in new and progressive housing developments.

THE EXPORT KITSET OPTION

Export Kitset homes from Latitude Homes are very popular for families who have invested in property offshore and want to build a house on it. We primarily export our houses to our closest Pacific Island neighbours, as many of our customers export houses back to their families living in the islands.

A house for export is the same as purchasing a kitset - we supply plans and all the major building materials for your home making sure that the materials are designed to suit very high wind zones, coastal conditions and high humidity environments.

Latitude Homes supply the kitset building materials to all major New Zealand ports or your designated freight forwarding

agency in each main New Zealand city. The materials are checked off and it is your responsibility to arrange insurance, any special packaging required, all documentation and customs clearance and the loading and unloading of the container. You then take total charge of the construction process once the materials have landed.

BENEFITS

- Quality building materials, fixtures and fittings.
- No GST to pay.
- Diagrams and information are set out to assist the building process.
- Modern, up to date plans from qualified Latitude Homes' designers.
- Plans can be altered to suit a variety of environmental specifications.



Choosing Where To Build

“ One of the most important factors when planning a new home is the choice of section, both in size and location. ”

Building with Latitude Homes is not in any way dependent on purchasing land through us, as many of our customers have already found the perfect site and want our help with building their dream home.

Buying a section is usually very straightforward, especially if you check all the information available before you begin and understand your legal obligations.

First check the local authority zoning - this may be residential, commercial, industrial or mix. It is also important to check whether there are any special conditions attached to the sale by the developer or the local authority. Restrictions placed on the subdivision, called building covenants or developer guidelines, may dictate the style, type, size and even the value of the home you build. Some land, for example, has a building covenant that stipulates the minimum floor area of your house and garage area. It is essential that you abide by such requirements.

If you need to spend further money on clearing, draining or levelling land or to connect to services (electricity, water, telephone, gas, sewerage, stormwater drainage etc) be sure you know what the costs will be in advance so there are no

unpleasant financial surprises down the road. In most cases, when you are dealing with a reputable developer, these costs will be included in the section price.

Latitude Homes offers Site Appraisals if you bring us your site plans, Surveyors plans and Geotech report (if they're available), current certificate of title and plans showing public drainage. We will then be able to tell you what sized house you can build and the best position for it on your site.

Remember that as soon as you become the owner of a piece of land you become responsible for paying council rates – even before a home is built.

As with any legal contract, you should always get qualified legal advice before signing. The contract should include information on covenants and any other restrictions or encumbrances on the land's title. Refer to the end of this guide for an explanation of some of the legal terms.





QUESTIONS YOU SHOULD CONSIDER PRIOR TO PURCHASING YOUR PIECE OF LAND

Is the section big enough and is it a suitable shape for the new home you are considering?

Is it a level or sloping section? If sloping, you will need to consider the extra costs for excavation and retaining.

What are the local council rules for building on the section? Is there a minimum distance from boundaries? What are the height to boundary restrictions?

Is your section serviced for stormwater, sewer, power and telephone?

Does your site have a geotechnical report? If not, is the area known to have poor soil quality?

If you're looking at building on a rear site of an existing building/home, what are the council requirements/restrictions? Are there any public utilities running through the property such as the neighbours sewer pipes?

Although there are many things to consider when purchasing a section, Latitude Homes is experienced in all these areas and will help you through any problem or difficulty that may occur.





CHOOSING A HOME WHAT ARE YOU LOOKING FOR IN A HOME?

What style home most appeals to you? How many bedrooms do you need? Will you need additional bathrooms? Would a separate family room or study be desirable?

The choices seem endless. There's a huge range of home designs and options on offer, but it doesn't have to be confusing. We can help you make the choice that's perfect for you and your family – now and into the future.

Latitude Homes also offers a range of building solutions so that you can choose how you want your home built. From a full build service on your existing site, perhaps a kitset home if you have the capability to build it yourself or a home built to lock-up stage so that you can put the finishing touches on yourself, in your own time. All these options are available and the Latitude Homes team will talk you through the benefits of each.

“ I want to build a house that reflects who I am... ”

While it can be a challenge to settle on 'the' perfect choice, the key is in carefully appraising your wants and needs, then seeing how best you can achieve them. Whatever your decision, Latitude Homes' expert staff can help you work through your goals and identify the designs and solution that will best suit your lifestyle – and your budget.

For a start, consider how you want your home to appear from the street, then think about the outside areas – do you want a garden you can work in or one that's low maintenance? Is an inside/outside flow a priority?

Inside, consider how you would like the rooms arranged. Latitude Homes are designed so you can enjoy an easy flow and private spaces for when you want to get away from it all.

Thinking about the future, will you need more space for a growing family or for visiting friends and relations? It's a lot more economical to make such allowances when building than going through the dramas of extensions later on.

Slowly but surely, you will build up a picture of your ideal home. Then Latitude Homes can help make it a reality. Even within the basic design you choose, Latitude Homes can offer a wide range of options in colour and styles of finishing, allowing you to personalise your home.

In the past, homes were usually built with just one bathroom. Nothing caused so much family friction! A relaxing soak in the bath wasn't really possible. No wonder adding an extra bathroom is the top priority for buyers of existing homes – often a very costly and disruptive exercise.



Latitude Homes' unique designs take into consideration future additions/alterations and can minimise the expense when you decide to expand. The kitchen is the centre of the living and entertaining areas of the home. These areas should in turn flow through to the outdoor areas or decking. Latitude Homes are carefully planned to ensure this flow is seamless. When you look at the most common renovations to older homes, you see that this is the area that people most want to alter – opening up small rooms, bringing in the sunlight and improving access to outdoor areas.

“ In the summer, the back deck is the busiest room in the house. ”

It's important to remember that no matter how much you love your new home, there may come a time when you need to move on, for any number of reasons. Prospective buyers are likely to be put off if your home does not have modern facilities. These days, we expect light and space, quality finishes and fixtures, plus open plan living with easy transition from indoor to outdoor spaces.



Rising fuel/power costs plus an ever-increasing consciousness of environmental matters mean that issues such as thermal efficiency, ventilation and enhanced weather resistance are likely to influence future house hunters' thinking even more. With Latitude Homes, you can be assured that your new home is 'future-proof'!

“ With Dad being an ex-builder it was an easy choice to go the kitset way, we saved a heap of money and time! ”

We give you many options when it comes to providing for your individual requirements – additional storage, a walk-in pantry, perhaps a broom cupboard in the laundry area? Whatever you've dreamt about, talk it over with your Latitude Homes Sales Representative. Our experienced team of designers ensure your home has liveable, functional interiors to suit your lifestyle perfectly. Let us help guide you through the choices and come up with an all-encompassing design you'll simply love to live in.



MAKING THOSE BIG DECISIONS

Take a few minutes to answer the following questions - this will help you work out exactly what you're looking for in your new home from Latitude Homes.

What style of home do you most admire?

What is your favourite Latitude Home design?

How many bedrooms will you need, now and into the future?

- Three Two
 Four Five

Have you considered a home theatre or separate family room? Is it part of your dream home?

- Yes
 No

Would you like walk-in wardrobes?

- Yes
 No

Do you need an office or study?

- Yes
 No

What exterior cladding do you prefer?

- Brick
 Weatherboard
 Textured

What type of roof design do you prefer?

- Traditional
 Flat

Do you entertain outside a lot? Do you need more access to outside areas through sliding doors?

- Yes
 No

How important are private spaces just for you (ensuite, courtyard etc)?

- Very important
 Important
 Not important



BUILDING YOUR HOME

“One of the most important factors in the whole process of building your own home is the credibility, reliability and skill of the builder you choose to construct your dream.”

MASTER BUILDERS GUARANTEE

Latitude Homes is proud to be a Registered Master Builder. This means our houses are covered by the Master Builders 10 Year Guarantee for:

- Loss of deposit
- Non-completion
- Remedial work
- Defects in materials
- Defects in workmanship
- Structural defects
- Rot and fungal decay

Note that this cover is subject to the various exclusions and limitations set out in the Guarantee Terms and Conditions. The Guarantee is neither a contract of insurance or indemnity nor is it a maintenance contract.

LATITUDE HOMES WARRANTY AND GUARANTEE

In addition to the Latitude Homes 18 week build time guarantee, we also offer a further 25 year structural warranty on your home.

This provides you with exceptional peace of mind from the start of the building process.

Our Latitude Homes Warranty is also transferable to the next owner if you sell your home within the Warranty period. (Warranty allows for 1 transfer of ownership).

Our comprehensive 18 Week Build Time* Guarantee means that if your house is not finished by the agreed date,

Latitude Homes will pay your rent (up to \$300 per week) until your home is finished.

OUR 18 WEEK BUILD TIME GUARANTEE IS SUBJECT TO THE FOLLOWING CONDITIONS:

- Takes effect from the building start date**.
- Finishes at the practical completion of the house.
- Applies to our one storied designs only, sited on a level section where minimal excavation is required.
- Covers our standard designs.
- Applies to homes to be built on sites that are level, sewerred and serviced with utilities.

OUR 18 WEEK BUILD TIME GUARANTEE DOES NOT APPLY TO:

- Structural or cosmetic variations eg. chimneys, decks or additional rooms that have been added to the standard design.
- Our 2 storied design range
- Additional services eg landscaping, exterior finishes, fencing, driveways, retaining walls or significant site works
- Floor coverings.

*Guarantee not applicable for build starts between June and August. Some other conditions may apply in certain regions. Check our website for updates and offers in your area.

**Building start date is the date actual framing construction begins and after all the relevant council approvals and building consents have been obtained.





BUILDING OPTIONS OVERVIEW

Latitude Homes offers you the choice of how you want your home built:

HOUSE AND LAND PACKAGES

Occasionally Latitude Homes has House and Land Packages that become available. Check out our website for further details.

KITSETS

Save \$\$ by purchasing a kitset and project managing the building of your new home.

SHELL ONLY

Perhaps you want to DIY part of the project and buy all the materials at a set price (without overruns). The best option would be to buy a Shell-Only package.

NEXT STEPS

Now you have made all the big decisions, you'll have a pretty good idea on how you want your home to look and feel. A visit with our Colour Consultants will help you to make the final colour decisions – there are dozens of exciting options to consider.

Taking into account the design of the home you have chosen, the cladding, roof type and what changes you require to windows etc (if any), our Sales Representatives will put a formal quotation together for you covering all of the additional costs. We will also include an estimate on any additional excavation and retaining work that may be required.

SITING YOUR HOME

Once our estimate has been accepted the real work can begin. We ensure that there are no hiccups with Council regulations and building rules before.

Our Latitude Homes Site Appraisals are very popular for those who are unsure if

FULL BUILD SERVICE

Latitude Homes can complete your project. We will construct your home and keep you fully informed throughout the process. All you need to do is move in and enjoy.

EXPORT

You can purchase a kitset house and export overseas, from one of New Zealand's major ports. This is a popular solution for many customers with families living in the Pacific Islands.

their section is suitable for a particular sized house. Provided with your site plans, Certificate of Title and other documentation, we can advise you on the best placement of the chosen design on your site.

At this point, we prepare a Preliminary Contract Estimate plus a set of drawings for your approval. We then proceed to full working drawings, pricing and preparing your contract.





BUILDING YOUR HOME: A STEP-BY-STEP GUIDE

FINANCING

One of our experienced Finance Consultants will be more than happy to provide all the financial advice and assistance you need, from budgeting to finding the ideal loan package.

FULL STEAM AHEAD!

Once you have decided on all your options (including whether you want to do some of the work yourself) and your building contract is signed, the real work can begin. We make all the applications for consents and approvals, which may vary from council to council. If resource consents (not part of the usual building consent process) are required, we have the expertise and contacts available to assist you and can put you in touch with drainage engineers, resource consent facilitators, surveyors etc.

ORDERING MATERIALS AND STARTING ON YOUR SITE

Whether you have decided to work with Latitude Homes for a full build, kitset or a shell-only arrangement, once the required approvals are obtained, we order the building materials and then start the first stage of construction by preparing the site and pouring the slab.

The second stage will see the frame of your home erected on the slab. In the third stage the roof, cladding, bricks and windows are installed to the frame. At this point the home is said to be at 'lock up' stage.

During the fourth stage you will meet the electrician on site for a final pre-wire meeting to decide on any extra electrical fittings you require, so they can be pre-wired in before the internal linings are installed. It's much better to do this now than after all the walls have been completed!

INTERIOR AND EXTERIOR FINISHING

If we are providing a full build service, the fourth building stage is where internal linings are installed, plastered and painted, the kitchen is installed and we focus on the finishing details of your home. Plumbers and electricians are involved at this stage to complete their work. Carpets and other floor coverings are installed, the finishing touches are completed and your home is tidied up and prepared for your final, formal inspection prior to settlement. After that, you only need to work out where your furniture will be placed and order the moving truck!

BEFORE MOVING IN

Prior to moving into your new home, we meet with you at the house and inspect any minor items that may need attending to. These are noted down to be remedied within 30 days.

AFTER MOVING IN

To ensure that you are totally happy with your new home, we also schedule a maintenance inspection shortly after you move in. There are often minor matters that need attention as the house 'settles in'. Our comprehensive after-sales service ensures your total peace of mind.

CHOOSING FOR YOURSELF

As you progress through this most exciting journey, you'll find you have literally hundreds of choices to make. Don't be daunted - it's great fun checking out all options!



SOME OF THE CHOICES YOU'LL NEED TO MAKE FOR YOUR NEW HOME

- Exterior cladding.
- Roofing colour.
- Tiles.
- Brick colour.
- Garage doors colour.
- Window colour.
- Gutters / fascia / downpipes colour and profile.
- Ceiling and wall colours.
- Door and trim colour.
- Skirtings and architrave colours.
- Floor coverings and tiles.
- Kitchen benchtop colour.
- Cupboard doors colour.
- Light fittings.

FINANCING YOUR NEW HOME

Depending on your savings and income, it is still possible to build your dream home and enjoy life as you know it. Ever-increasing competition and a more flexible attitude from mortgage providers has given opportunities to buyers they've never had before.

It pays to check out your finance options very carefully, with many institutions. And this is a task that a broker can do for you, we recommend "First Step Home Loans".

if you are in a stable and well-paid job. Particularly in a housing market where prices and land costs are rising, it may be preferable to buy now rather than wait until you have saved a substantial deposit.

Also growing in popularity is the situation where your parents or other family members help out by offering some of the equity in their own home to assist with your application for finance.

Taking a close look at your current and projected finances is invaluable. Our Latitude Homes Finance Consultants can help you structure your loan and budget for your regular costs and commitments. They can even help you set a budget and timetable to save for your deposit.





MOVING IN

“ Nothing compares to the thrill of moving into your first home. But you can make life much easier on yourself by careful planning and preparation before the big day. ”

It is important to give your power, gas, phone and water suppliers plenty of notice to ensure all the right connections are in place. You don't necessarily want your first meals to be by candlelight!

Another vital factor is finding the right moving company – ask around for other people's experiences and advice. Latitude Homes can also provide recommendations for companies that we know provide great service. Finding someone reliable and careful can take a whole lot of stress out of the move.

Even if you are on a tight budget, make sure you don't cut corners on essentials like insurance. Many companies offer insurance as part of their moving fee and it's important to factor in the cost and the peace of mind that insurance provides you. Think how many of your precious possessions are fragile and how much it would cost to replace them.

If you're handling your own move, do a few calculations to decide what the size of truck you'll need and whether it's better to do it all in one load or to spread the job over several trips.

This largely rests on how far your new home is from your old house and how it all fits in with your friends' and helpers' availability.

Plan the route between the old place and your new home and think about what time of day it will be easiest – usually avoiding peak hour traffic on the roads is best!

Have a copy of your new floorplan handy when you are packing, so you can decide what goes to which room and clearly mark the boxes and items accordingly. This cuts down double handling and unnecessary lifting.



When you arrive at your new home, have a detailed checklist ready to ensure everything is done. It is very easy to get stressed and forget something if you don't have it written down.

Perhaps the most important thing to do is check that the power is on and appliances such as fridges and freezers are plugged in immediately. Make sure the water heater is switched on – you'll probably appreciate a nice hot shower when the big day is done!



Try to keep the floor as clear as possible and stack boxes against the walls as you go or store them in a spare room. Not everything has to be done at once but you don't want to be tripping over boxes for the first fortnight.

Ensure you have easy access to the basics straight away - clean towels, crockery, cutlery and toiletry items. Make sure you have bedding and pillows ready to make up the beds for a comfortable first night's

sleep. And, especially if you're back at work the next day, make sure you have a full set of clothes all ready to hang up in your new wardrobe!

Below, you'll find a helpful list that should help you avoid the moving house stresses and streamline the whole process. Your Latitude Homes Consultant will provide you with a special information pack detailing all the appliances and finishes used in your home, as well as all instruction manuals and warranty documents.

4 WEEKS TO GO

- Collect plenty of cardboard boxes for packing. Many supermarkets or home appliance outlets have boxes you can ask for. Remember that if you're shifting your own things the bigger the box - the heavier it will be to lift. If you're using a removal company they can supply you with boxes and many storage companies also sell boxes for moving.
- Don't forget the packing tape and marker pens.
- Confirm your moving date and book in the removal company or rental truck. Also confirm your friends and family have the date in their diaries!
- Go through your belongings and take this opportunity to throw things away, donate items to charities or hold a garage sale.
- Plan what you'll do with food from the pantry, fridge and freezer.
- Make a list of suppliers you need to notify of your moving date: power, water, gas, newspaper delivery, garden bag services etc.
- Make a list of companies who you need to notify your change of address: banks, insurance companies, waste management services, your children's schools - there will be 20 on the list before you know it!
- Send out change of address cards to your friends and family. These are available from your local post office. You can also arrange to have your mail forwarded to your new address - this can be done at your local PostShop.





2 WEEKS TO GO

- As you pack your belongings, start with the items that you use infrequently. Make sure you number the boxes as you go and keep a record of what is in each box.
- If you haven't notified the suppliers on your list try to have it done within the next few days. Many suppliers need a change of address supplied to them in writing and don't be surprised if you have to tell some of them more than once.
- If you are going to have your home or apartment professionally cleaned once you have moved everything out – book it in now!
- Consider the best way to shift your pets – booking them into kennels or a cattery for the night of the shift means you can pick them up when you're settled in rather than having them confined to a cage for long periods of time.

THE MOVING WEEK

- Pack the more essential items.
- Leave out clothes for the moving day and the day after, toiletry items and towels. Pack these in a separate bag.
- Don't forget to include some favourite toys for the children to keep them occupied - and some refreshments!
- Dispose of the last of the rubbish and household items you are throwing away.
- Clean all the cupboards as you go to ensure you have emptied them.
- Make arrangements for your children to be looked after on moving day or picked up from school if needed

MOVING DAY

- Make sure you get a good night's sleep the night before.
- Remember that moving in is an unavoidable part of the whole process - stay as stress free and you may even enjoy it!
- Keep valuables such as money, jewellery and documents with you.
- Keep your inventory list close by to ensure the boxes go straight to the correct room in your new house.
- Make sure mobile phones are fully charged and kept with you. Once the landline gets switched off and in case of delays in being reconnected you need to be able to stay in contact.
- Remember you don't have to have everything unpacked by the time you go to bed! Take your time and leave the boxes of non-essential items to be unpacked over the next few days or weeks.



IMPORTANT TERMS

BUILDING ACT

The Building Act 2004 is the government legislation that regulates building work and the setting of performance standards for buildings, with the goal to improve the control of, and encourage better practices in, building design and construction.

BUILDING CODE

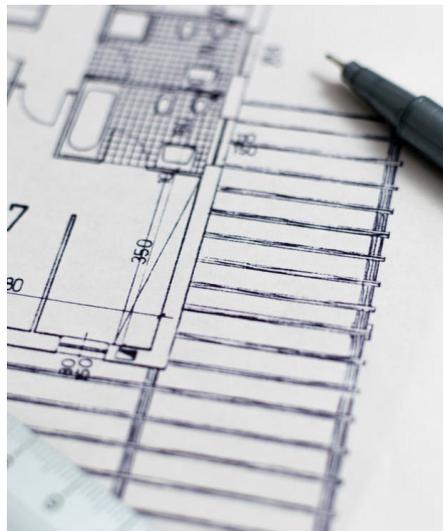
All new building work undertaken in New Zealand must comply with the Building Code, which is contained in the first schedule to the Building Act 2004. The Code specifies the functional requirements for buildings and performance criteria that buildings must comply with in their intended use. The Code covers aspects such as structural stability, fire safety, access, moisture control, durability, services and facilities.

BUILDING CONSENT

This is the consent allowing you to undertake building work and is granted by the appropriate building consent authority (usually the local council) if it is satisfied that the provisions of the Building Code would be met. A building consent is required before any work can start.

BUILDING CONTRACT

This is the contract to be entered into with your builder the building works. It sets out the obligations of both parties, the period for completion, the contract price and schedule for interim payments and a procedure for dealing with variations. The contract we use has been prepared by the Registered Master Builders Federation Inc.



CERTIFICATE OF TITLE

This is a record of the ownership of each property. It records ownership details, the legal definition of the property and any covenants and encumbrances. It will also state whether the property is freehold or leasehold.

CODE COMPLIANCE CERTIFICATE (CCC)

This is a certificate issued by the appropriate building consent authority if it is satisfied that the building work complies with the building consent. This is recorded on the Land Information Memorandum (LIM). Having a code compliance certificate will be of benefit when selling the property or applying for loans or other financing. You cannot take possession of the house unless either the Code Compliance Certificate has been issued or you have entered into an agreement to accept possession without the Certificate being issued.

COVENANTS/ENCUMBRANCES

These are documents registered on the Certificate of Title which record any restrictions on the use of the property including what may be built on the property. You need to take particular note of them as they may not allow you to undertake what you propose.

FULL BUILD SERVICE

This is when your builder completes your house from start to finish. In a totally managed project the house is constructed as you require and you are kept fully informed throughout the process. Your new home is completed ready for you to move in and enjoy.



IMPORTANT TERMS

GST

Goods and Services Tax is always payable as part of the cost of the purchase of a new home. It is also payable on the purchase of vacant land. It is usually included within the purchase price.

KITSET HOMES

You purchase all the building materials needed for your home and project manage the construction with your own choice of builders and sub contractors.

LEGAL FEES

A contract is a legal and enforceable document and you should seek independent legal advice before signing. Fees for this advice may vary, depending on the complexity of the contract or your particular situation. Fees for review of a building contract are usually charged on an hourly basis and are difficult to estimate because it is dependent on the building contract used. Fees will also be payable at the time of your purchase of a property and the granting of a mortgage on the property to secure any finance you arrange.

LAND INFORMATION MEMORANDUM (LIM)

This is a report on the property prepared by your council. It records the information held by the council such as special land features or characteristics such as ground stability, stormwater and sewage drainage. It also notes any consent notice, order or requirements affecting the property or any building on the property previously issued by the council. You are recommended to obtain a LIM either prior to your purchase of the property or have your contract to purchase the property conditional upon you being satisfied with the LIM. The cost of a LIM varies.

LOCK UP

If you want to DIY part of the project yourself and buy all the materials at a set price (without overruns) your builder can provide you with a Shell Only package. Your builder builds the house to lock up stage and supplies you with the materials to complete the job.

MAINTENANCE PERIOD

This is the period of time, usually 31 days after you take possession of the completed house, during which you need to give notice to your builder of any problems or defects arising out of the building works. These will be remedied by your builder at their/our cost.

MASTER BUILD GUARANTEE

Only Registered Master Builders are able to offer the Master Build New Homes or Alterations and Additions Guarantees. Master Build Services Limited which is a wholly owned subsidiary of the Registered Master Builders Federation of New Zealand Inc provides the Guarantee. The Master Build Guarantee is not provided automatically by engaging a registered Master Builder. A separate Guarantee must be completed and be signed by you and the builder. The Guarantee covers loss of deposit, non completion, defects in materials, defects in workmanship and structural defects. The Guarantee covers all residential building work with a contract price of \$25,000.00 plus. The Guarantee covers Full-contract, Labouronly and Managed Labour-only work carried out by a Registered Master Builder. Work by subcontractors, as well as materials and rot is covered, but conditions apply. There are some exclusions and conditions that apply to the Guarantee.





IMPORTANT TERMS

PRACTICAL COMPLETION

Practical Completion is achieved when the building works and any agreed variations to the building works are completed, except for minor defects and minor admissions which can be remedied in the maintenance period or at such other agreed time. At this time the final payment under the building contract is likely to be due and provided the Code Compliance Certificate has issued, you may take possession of the house.

PLANS

Drawings of the design of a home completed by a drafts person or architect. These should be signed by your builder and you and form part of the Building Contract.

RESOURCE CONSENT

These are consents issued by your council where the building works you want to undertake are not permitted as of right under either legislation, zoning or use of land as imposed by the council. The consent must be obtained before you can obtain a building consent.

SHELL ONLY

Refer to the explanation for a Lock Up.



SOIL TESTS

These are carried out on your section to find out the type of soil and the depth necessary for solid, stable footings. Usually the council's records for the property will state whether soil testing is necessary as part of the building consent process. The type of soil will affect the design and cost of building your home. This is done by a suitably qualified person.

SPECIFICATIONS

Detailed lists of specific building materials, appliances and fittings to be used in a building or renovation.

STATUTORY WARRANTIES

Your builder is deemed pursuant to the Building Act to have warranted that in relation to the home it builds, that all work is carried out in a proper manner using all reasonable care and skill, that suitable materials are used and that the home complies with all laws. These apply regardless of what the Building Contract may state.



VARIATIONS

Changes agreed to by you and the builder that are made to the building plans and specifications within the Building Contract after building works have started. These can be suggested by the builder or you and should be recorded in writing and signed by both parties as an addition to the Building Contract.

ZONING

Permissible uses of an area of land, as stipulated by your relevant local authority.





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