



## 29 Saracen Avenue Northwood

**Damian Dellabarca**

Real Estate Strategist

022 528 6592

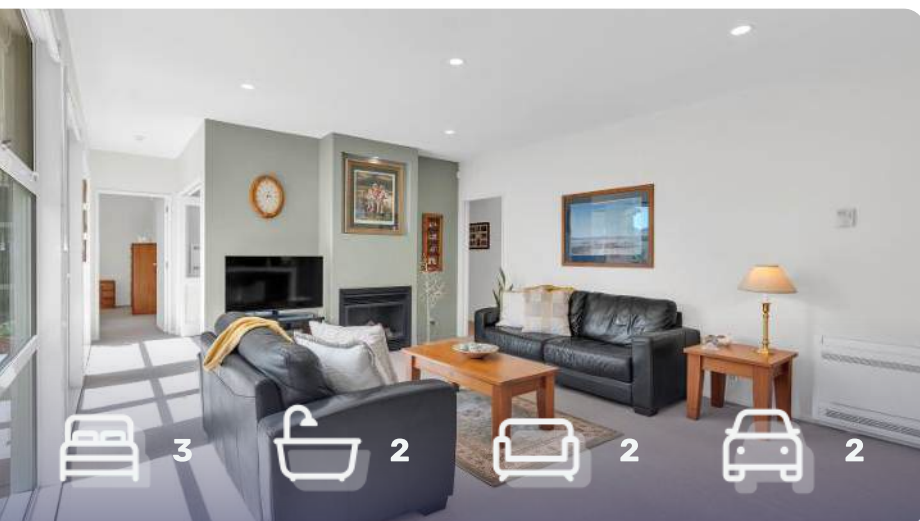
**email** [damian@changeagents.co.nz](mailto:damian@changeagents.co.nz)

**web** [www.changeagents.co.nz](http://www.changeagents.co.nz)

The documents provided in this information pack are review copies only, many provided by third parties and may not be current or complete. The records and reports are subject to update at any time. The information contained is therefore only being provided for basic introductory purposes and should not be relied upon by purchasers. Purchasers are encouraged to obtain their own copies of any records and seek independent legal and professional advice.



## Deadline Treaty



## Styx Mill Reserve on Your Doorstep

If you've been searching for a home where everything just feels easy, this could be it.

Tucked into a quiet pocket of Northwood directly opposite the beautiful Styx Mill Conservation Area, this immaculately maintained property offers walking tracks, native reserves and peaceful green space right at your doorstep.

Inside, the well-designed layout features multiple living areas and a central kitchen that flows seamlessly to the outdoors – perfect for entertaining or relaxing. Three generous bedrooms plus a dedicated study provide flexibility, while excellent storage and a separate laundry add everyday practicality.

The manicured gardens and multiple courtyards create private outdoor spaces to enjoy throughout the day. Warm, comfortable and beautifully presented, this is a home you can simply move in and enjoy – with the added reassurance of a cavity system behind the cladding.

With New World, cafés and Styx Mill Country Club all within easy walking distance, convenience is just as impressive as the setting.

Homes like this don't last long – come and see it for yourself.

**Land Area:** 810m<sup>2</sup>  
**Floor Area:** 210m<sup>2</sup>  
**CV:** \$1020000

### View Online:

<https://changeagents.co.nz/property/29-saracen-avenue-northwood>

### Open Homes:

Contact Damian for viewing times

### Damian Dellabarca

Real Estate Strategist

022 528 6592

**email** [damian@changeagents.co.nz](mailto:damian@changeagents.co.nz)  
**web** [www.changeagents.co.nz](http://www.changeagents.co.nz)

# Vendor Transparency Document

Address: 29 Saracen Ave, Northwood.

**IMPORTANT NOTE:** This form is completed by or on behalf of the vendor to set out information about the property known by the vendor, or to the best of the vendors knowledge. It is provided to purchasers as initial background information only. The statements are not to be relied on by the purchaser or any third party. Nothing in this form constitutes a warranty, guarantee, or obligation of the vendor.

The vendor agrees that if after signing this form, they become aware of any additional information as described in this form or that may be of any interest to the purchaser, they will notify the Licensee immediately to arrange an update to the form which will be provided to the Purchaser. The vendor also agrees that anything additional discovered by the Licensee may be noted at any time to be disclosed to any potential purchasers.

Additional details or forms verifying information may also be included as an appendix if there is not enough space.

Is the Vendor aware of any weather tightness, structural or geotechnical issues (including any past damage)?

☐ Yes ☒ No

Is the Vendor aware of any other damage or defect to the property including cladding, internal walls, roof, guttering, piling or any other hidden or underlying defects etc?

☐ Yes ☒ No

Is the Vendor aware of any hazards including weatherside cladding, asbestos, duct quest plumbing, scrim or any other similar item that in the vendors discretion, considers may be relevant to a purchaser?

☐ Yes ☒ No

Is the Vendor aware of any chattel, fixture or fitting that does not work or is damaged?

☐ Yes ☒ No

Is the Vendor aware of any issues regarding the neighbourhood including road changes, planned developments, phone towers or received any notice or demand from any local or government authority or other statutory body, from any tenant of the property or any other party? Has the vendor given any consent for neighbouring builds, developments or renovations or any other matter?

☐ Yes ☒ No

Is the Vendor aware of any criminal activity, drug use or creation, deaths (other than as a result of natural cause) or other activity or event that in the vendors discretion & opinion, considers may be relevant to a purchaser?

☐ Yes ☒ No

Is the Vendor aware of any outstanding payments on the property including any building work, insulation, chattels, or items that have been agreed to be added to the rates?

☐ Yes ☒ No

Is the Vendor aware of any work done at the property by any person at any time that was not correctly permitted, consented, signed off or completed in accordance with the applicable laws or Council requirements?

☐ Yes ☒ No

Is the Vendor aware of any matters concerning the boundaries, fencing or title that at the vendors discretion, may cause a prospective purchaser concern? (Eg fencing issues, unclear boundaries or disputes, title complications or requisitions etc)

☐ Yes ☒ No

# Vendor Transparency Document

## Additional Information Provided by the Vendor:

Has the Vendor completed a Healthy Homes Assessment if tenanted? ☐ Yes ☐ No ☒ NA  
Does the property have a Healthy Homes Certificate? ☐ Yes ☐ No ☒ NA  
Are there any retaining walls on the property? ☐ Yes ☐ No ☒ NA  
Has a Code of Compliance Certificate been issued ☐ Yes ☐ No ☒ NA  
Is this a legal Home and Income? ☐ Yes ☐ No ☒ NA  
Has a Code of Compliance Certificate been issued? ☐ Yes ☐ No ☒ NA  
Is there a wood burner or other fire appliance? ☐ Yes ☐ No ☒ NA  
Has a Code of Compliance Certificate been issued? ☐ Yes ☐ No ☒ NA  
Is the property insulated? ☐ No ☐ Under Floor ☒ Walls ☒ Roof

For all of the above where applicable has the relevant documentation been:

1) Provided by vendor ☐ Yes ☐ No ☐ NA \_\_\_\_\_  
2) Sited by the agent ☐ Yes ☐ No ☐ NA \_\_\_\_\_

Describe any renovation work done (even if no consents or certificates were required)?

Is any other information provided by the Vendor or the Licensee (eg Title, District Plan, LIM Disclosures)

Vendor: Sign: *Rachel Trotter* Print Name: Biasomina King Date: 2.3.26  
Vendor: Sign: Rachel Trotter Print Name: Rachel Trotter Date: 03/03/26  
Vendor: Sign: \_\_\_\_\_ Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

**IMPORTANT NOTE FOR PURCHASERS:** Any Consents and Compliance Certificates or Reports that have been made available to the Licensee will be included in the information pack. It is strongly recommended the Purchaser and/or their lawyer review these documents (which may or may not have been made available to the Licensee). The vendor may not have disclosed all information about the property or may have no knowledge of issues that are important or relevant to the purchaser and the Licensee may not have specialist knowledge or expertise to comment on aspects of the property. As such, this document is not represented as including everything that a purchaser 'should' be aware of. The purchaser must not rely on this information as complete or accurate and must make their own enquiries and seek professional advice in all respects to fully satisfy themselves as to the condition/suitability of the property and any other matters relevant to the purchaser prior to entering into any contract for sale and purchase.





# Understanding Your Title

The information below are some common 'interests' that may be listed on a property title with simple explanations about the restrictions or rights that could affect the property. Some interests, district plan information, LIM information or other information that has come to the Agents attention may be further detailed on the documents supplied. Some documents may not have been made available to the agent such as the LIM report which means the agent may not have been able to verify some information about the property.

These explanations are not intended to be legal advice or to be relied on by a prospective purchaser. Reading and interpreting the documents is a specialist area. It is the purchaser's sole responsibility to ensure they fully understand the title and related documents from their own investigations and independent professional advice, and the purchaser must not rely solely on the information provided by the Agent or Vendor prior to entering into an agreement to purchase the property. It is strongly recommended that the purchaser seeks advice and explanation about the Title, LIM, District Plan and other relevant documents from their own lawyer or registered conveyancer.

## Easements

An easement is the granting or benefit of rights in land that do not include possession. Usually easements allow one party to cross another party's land for a particular purpose, such as rights of way, rights to convey water, gas, electricity or telecommunications, or rights to drain stormwater or sewage. The location of such easements will usually be shown on the plan of the property attached to the certificate of title. "Subject to" means the property gives the benefit to another property. "Appurtenant hereto" means the property has the benefit of the easement.

Easements are not always for the benefit of neighbouring land. An easement in gross has no beneficiary. It is usually in the form of a grant to a territorial authority, or a utility company such as Spark or Vector. The territorial authority or utility company will have the right to access the land for maintenance work.

It must be noted that some easements, such as old drainage easements, may not be recorded on the certificate of title, but will usually appear on district plan maps. There are also a number of "universal" easements, such as those protecting against the undermining of a neighbour's property through excavation. These are common law easements, and not normally registered on the title. May affect use of the property so it is highly recommended to investigate further and seek legal advice.

## The easements created by Easement Instrument.... are subject to Section 243 (a) Resource Management Act 1991

The reference s243(a) of the Resource Management Act 1991 simply means that the easement created under easement instrument .....cannot be surrendered by the owner of the title without prior consent of the council.

## Resource Management Act 241(2)

Refers to details in the RMA section 241(2) likely in relation to the subdivision of the property.

## Consent Notice pursuant to Section 221 Resource Management Act 1991

A consent notice registered against the Title gives notice of the conditions of the subdivision consent under which the land was subdivided which bind the owners going forward. This may affect your use of the property so it is highly recommended to seek further legal advice and view any relevant documentation.

## Lease of Flat 1 & 2

Relate to the cross lease of the property. This may affect your use of the property so it is highly recommended to view memorandum of lease for further details and to seek further legal advice.

## Fencing Covenant

Fencing covenants are used by subdividers and developers to enable them to avoid their contribution to a fence between their property and adjoining land, as provided for in the Fencing Act 1978.. Fencing covenants are recorded on the certificate of title, but expire at the time of sale of the adjoining land by the first purchaser, or at the end of 12 years. However, the covenant is not automatically removed from the certificate of title. Please note that fencing covenants registered on titles that adjoin Crown lands – for example, reserves – may run with the land. Do not confuse a Fencing Covenant with a Fencing Agreement (below).

## Fencing Agreement

Is an agreement between adjoining neighbours to do or not do something that would otherwise be permitted. (It contains rules about fencing etc that must be adhered to by various parties.). May affect use of the property so it is highly recommended to view the relevant document and seek further legal advice if there is a Fencing Agreement registered on the title.

## Land Covenant

Contains various rules/regulations in relation to the property as private agreements between parties or imposed by the council. This may affect your use of the property so it is highly recommended to view relevant documentation for specific details and it is recommended to seek further legal advice and a full explanation from your solicitor.

## Building Line Restriction

A building line restriction may limit where you can build on the property. Recommended to investigate further based on your requirements for the property and to confirm there are no obvious encroachments from existing dwellings. Note that some building line restrictions may not be included on the title but are included on the District Plan. It may affect your intended use of the property so it is highly recommended to view relevant documentation and to seek further legal/technical advice for the full details.



### **Marginal Strip**

A Marginal Strip is Crown land adjacent to foreshore, lake, rivers or streams greater than 3 metres wide that is sold or otherwise disposed of, the strip of land no less than 20 metres wide is deemed reserved. This means that the owner of the ex-Crown property located adjacent to the waterway does not own the first 20 metres of that property. This may affect your use of the property so it is highly recommended to seek further investigation/technical advice for full details.

### **Limited as to Parcels**

This means that the property has never been properly surveyed and as such the dimensions of the site it refers to are not guaranteed. This is usually not found in the interests but at the top of the title document. If this is on the title it is highly recommended to seek further legal and specialist advice.

### **Additional Interests/Subject to various acts**

Additional interests may not be common interests on a title and the salesperson may not be familiar with the implications of these interests. It is highly recommended to seek further legal/technical advice.

## **Identifying & Managing Property Risks**

**Buying a property is a significant investment, and it's essential to be aware of potential risks before making a decision. This guide helps buyers identify key issues in a property and understand the necessary due diligence steps to avoid costly surprises.**

**It's important to note that real estate agents and vendors are not specialists in identifying structural, environmental, or legal issues. While they may provide general advice, it is important to seek professional advice from building inspectors, surveyors, and legal experts and other specialist reports.**

### **Recognising Property 'Warning Signs'**

If a property exhibits any of the following warning signs, further investigation is necessary before proceeding with a purchase.

#### **Structural and Material Concerns:**

- Monolithic or Weatherside cladding – These materials may pose water-tightness issues.
- Cracks, chips, or bubbling of cladding – Could indicate structural or moisture problems.
- Flat roof or narrow/no eaves – May require more maintenance and have lower weather resistance.
- Recessed or sloping windows sealed by silicone – Check for leaks or improper sealing.
- Concealed guttering and downpipes – Hidden drainage systems can lead to undetected damage.
- Complex architectural designs – More intricate designs may require specialized inspections.

#### **Interior and Plumbing Issues:**

- Signs of dampness – Look for mold, water stains, or musty odors as potential moisture indicators.
- Scrim wall linings – These older materials can be a fire hazard.
- Asbestos materials – Professional assessment may be required for safety.
- Dux Quest plumbing – This type of plumbing has known failure risks and may need replacement.

#### **Structural Risks and Compliance Issues:**

- Decks over 1m in height – Ensure they meet stability and council compliance standards.
- Retaining walls over 1.5m – Structural integrity should be carefully assessed and CCC requirements.
- Subsidence concerns – Investigate land stability and foundation strength.
- Obscure boundary lines – Verify property boundaries to avoid legal disputes.

#### **Legal and Unpermitted Work:**

- No flashings on windows or doors – This can lead to leaks and weatherproofing failures.
- Signs of unauthorized work – Ensure all renovations or extensions have council approvals.
- Built in the early 1990s to early 2000s – Some properties from this era may have known building issues such as untreated timber.
- Possible criminal activity (drug use/manufacturing) – Look for signs such as chemical odors, covered vents, or unusual wiring.







## Scan to access

- S&P Agreement Guide
- Agency Agreement Guide
- Code of Conduct
- In-house Complaints prodecure





**RECORD OF TITLE**  
**UNDER LAND TRANSFER ACT 2017**  
**FREEHOLD**  
**Search Copy**



  
R.W. Muir  
Registrar-General  
of Land

**Identifier** **84366**  
**Land Registration District** **Canterbury**  
**Date Issued** 04 August 2003

**Prior References**  
71707

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**Estate** Fee Simple  
**Area** 810 square metres more or less  
**Legal Description** Lot 450 Deposited Plan 321210  
**Registered Owners**  
Giacomina King, Rachel Elizabeth Trotter and Veritas (2007) No.1 Limited

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**Interests**

Appurtenant hereto is a right to convey water granted by Transfer A269122.2 - 18.11.1996 at 11.55 am (Affects part formerly CT CB28A/1006)

Land Covenant in Easement Instrument 5679197.10 (Limited Duration) - Produced 4.8.2003 at 9:00 am and entered 13.8.2003 at 9.00 am

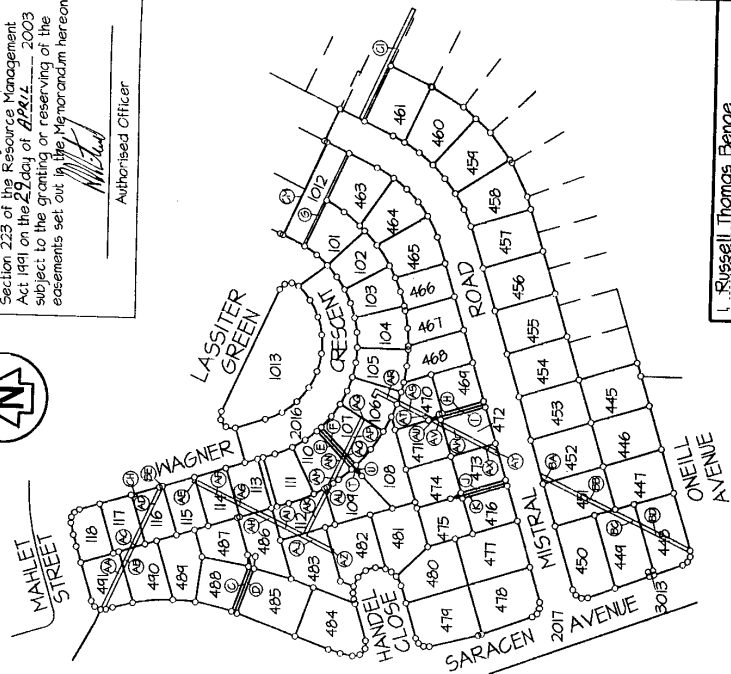
Fencing Covenant in Transfer 5795070.3 - 11.11.2003 at 9:00 am



Search Copy Dated 06/03/26 11:17 am, Page 2 of 7  
Register Only

I hereby certify that this plan was approved by the Christchurch City Council pursuant to Section 223 of the Resource Management Act 1991 on the 29<sup>th</sup> day of 2003 subject to the granting or reserving of the easements set out in the Memorandum hereon

*[Signature]*  
Authorised Officer



I, Russell Thomas Bengie, being a person entitled to practice as a Licensed Land Surveyor certify that:  
(i) the survey in which this diagram is made is accurate, and was conducted in or under my direction in accordance with the Land Survey Act 1992 and the Survey-General's Rules for Licensed Survey (2007);  
(ii) the diagram is a true and correct copy of the original survey plan as shown to me by the Survey-General's Office in accordance with that Act.  
Signed: *[Signature]* Date: 7.1.2003  
Field Book: *[Blank]*  
Reference Plans: See Sheet 1  
Examined: *[Blank]* Correct

Approved as to Survey by Land Information NZ on: 17.1.2003

Deposited by Land Information NZ on: 13.1.2003

File: DP321210  
Received 12.5.2003  
Instructions: Sheet 2 of 6

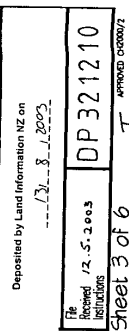
Diagram of Easement Identifiers  
Scale 1:500

NATURE	EXISTING EASEMENTS		DOCUMENT
	LOT NO	SERVIENT TEN SHOWN	
RIGHT TO CONVEY WATER	4005	CB, CC	TA 284122.2
	500	AA	
	441	AB	
	440	AC	
	441	AD	
	440	AE	
	441	AF	
	440	AG	
	441	AH	
	440	AI	
	441	AJ	
	440	AK	
	441	AL	
	440	AM	
	441	AN	
	440	AO	
	441	AP	
	440	AQ	
	441	AR	
	440	AS	
	441	AT	
	440	AV	
	441	AW	
	440	AX	
	441	AY	
	440	BA	
	441	BB	
	440	BC	
	441	BD	
	440	BE	
	441	BF	
	440	CG	
RIGHT TO DRAIN WATER IN GROSS	4005	CA	T 5264162.13

NATURE	PROPOSED EASEMENTS		GRANTEE
	LOT NO	SERVIENT TEN SHOWN	
RIGHT TO CONVEY WATER IN GROSS	1012	6	ORION NEW ZEALAND LIMITED
	1014	M	
RIGHT TO CONVEY WATER IN GROSS	1014	M	CHRISTCHURCH CITY COUNCIL
RIGHT TO DRAIN WATER IN GROSS	1011	C1	TELECOM NEW ZEALAND LIMITED
RIGHT TO CONVEY WATER IN GROSS	1012	6	TELECOM NEW ZEALAND LIMITED

MEMORANDUM OF EASEMENTS			
NATURE	SERVIENT TEN		DON TEN / GRANTEE
	LOT NO	SHOWN	
RIGHT OF WAY RIGHT TO DRAIN SEWAGE TO CONVEY WATER GAS TELECOMMUNICATIONS & COMPUTER MEDIA	448	A	449
	449	B	449
	491	D	491
	109	E, T, AN	108
	108	F, U, AO	109
	414	J	415
	415	K	415
	417	L, AU	417
	417	H, AT	417
	443	N	443
	442	O	443
	446	R	417
	417	Q	416
	417		
RIGHT TO DRAIN WATER IN GROSS	424	P, Y	CHRISTCHURCH CITY COUNCIL
	414	S	
	492	Z	
	449	CE	
RIGHT TO CONVEY ELECTRIC POWER IN GROSS	444	A	ORION NEW ZEALAND LIMITED
	449	B	
	491	C	
	496	D	
	109	E, T, AN	
	108	F, U, AO	
	415	K	
	414	J	
	417	L, AU	
	417	H, AT	
	443	N	
	442	O	
	446	R	
	414	V	
492	Z		
443	CE		
431	CJ		
RIGHT TO DRAIN WATER	424	CG	417
	436	CF	416
RIGHT OF WAY	416	FE	430
	424	P, X	415
	417		416
RIGHT TO DRAIN SEWAGE	116	CH	IT
RIGHT TO CONVEY WATER, IN GROSS	414	V	CHRISTCHURCH CITY COUNCIL

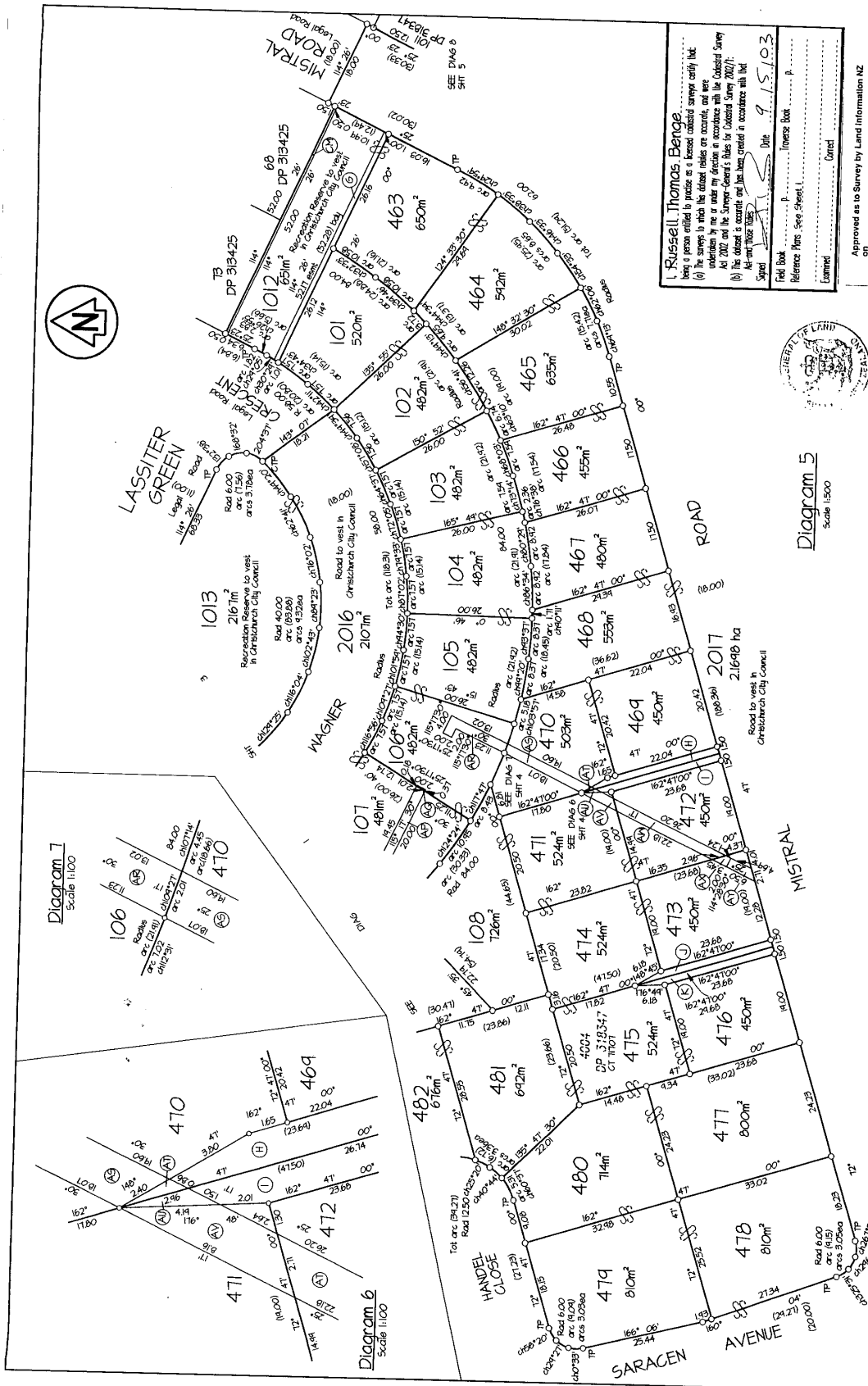




TERRITORIAL AUTHORITY Christchurch City  
Surveyed by **do Davis Ogilvie** 20788.  
Scale As shown Date March-April 2003

Diagrams | - 4

LAND DISTRICT Canterbury  
Survey Blk. & Dist. VII Christchurch  
NZMS 261 Sheet Record Map No.



I, Russell Thomas Benge, being a person entitled to practice as a licensed cadastral surveyor, certify that the survey in which the above parcels are shown, and were made by me or under my direction in accordance with the Cadastral Survey Act 2002, and the Survey-General's Rules for Cadastral Survey 2002/1, is a true and correct survey and the boundaries shown are in accordance with the said Act and Rules.

Signed: Russell Thomas Benge Date: 13/1/2003

Field Book: P. 1. Invercargill

Reference Plans: See Sheet 1.

Examined: \_\_\_\_\_

Approved as to Survey by Land Information NZ on: 17/1/2003

Deposited by Land Information NZ on: 13/1/2003

Received 1/2/2003

Instructions: DP321210

Sheet 4 of 6

APPROVED 020802

LAND DISTRICT Canterbury

Survey Blk. & Dist. VII, Christchurch

NZMS 261 Sheet

Record Map No.

Diagrams 5 - 7

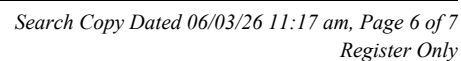
TERRITORIAL AUTHORITY Christchurch City

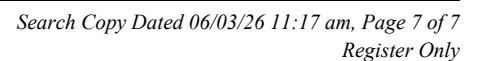
Surveyed by: G. Davis Ogilvie 20108

Scale As shown Date March-April 2003

A.J. BENT, SURVEYOR GENERAL, LAND INFORMATION, NEW ZEALAND







**Colin King**

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**From:** "EQC Info Mailbox" <info@eqc.govt.nz>  
**Date:** Monday, 27 March 2017 9:52 AM  
**To:** <cgking@xtra.co.nz>  
**Attach:** Giacomina -2011085054\_Construction\_Completion\_Inspection.pdf; Giacomina -  
 2011085054\_Defects\_Liability\_Certificate.pdf; Giacomina -Producer\_Statements\_10-12-  
 2013\_101208102743.pdf  
**Subject:** CLM/2011/085054 - 29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051

Dear Giacomina

Thank you for contacting the Earthquake Commission (EQC).

**CLM/2011/085054 - 29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051**

Please find attached a copy of your Canterbury Home Repair Programme (CHRP) documents, as requested.

**Further Information**

If you require more information, please visit [www.eqc.govt.nz](http://www.eqc.govt.nz) or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

**Charlotte** | Customer Service Consultant | **Customer & Claims**  
**Earthquake Commission** | Kōmihana Rūwhenua  
 0800 DAMAGE (326 243) | [info@eqc.govt.nz](mailto:info@eqc.govt.nz) | PO Box 311, Wellington 6140  
[www.eqc.govt.nz](http://www.eqc.govt.nz)

\*\*\*\*\*:

This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the **New Zealand Earthquake Commission (EQC)** and must not be used, reproduced or passed on without consent. If you have received this email in error, informing EQC by return email or by calling (04)978 6400 should ensure the error is not repeated. Please delete this email if you are not the intended addressee.

\*\*\*\*\*:

Schedule **E4**      **Defects Liability Certificate**

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Contract: Dixon & Dixon / Philip Glover

Claim Number: 2011 1085054

Location: 29 Sorocan Ave

**End of Defects Liability period**

The Principal is required to issue a Defects Liability Certificate. The NBC SW Standard Conditions rule 13.1 states that:

The Principal must certify to the Contractor when in relation to the Contract Works or a Separate Section of them:

- (a) the Defects Liability Period has ended; and
- (b) the Contractor has completed all minor omissions and corrected all minor defects referred to in rule 12.1; and
- (c) the Contractor has completed agreed deferred work.

**This Certificate**

This is to certify that in accordance with rule 13.1, the above named Contract Works the Defects Liability Period has ended, all deferred work has been completed and all defects have been corrected

The issuing of this certificate does not affect the Contractor's liability to fulfil any obligation in the Contract which remains unperformed or not properly performed.

The Principal has used all reasonable care and skill in the preparation of this Certificate

The certificate cannot be relied on for any other purpose.

Signed by/date: \_\_\_\_\_

Philip Glover 27-9-13  
(Date signed)



## Contractor's Producer Statement for Construction PS3

Contract: ~ 2011/085054  
Location: ~ 29 Saracen Avenue

### Issued by

Contractor: ~ Dixon and Dixon.  
LBP Licence No ~

### Preamble

The Contractor is required to complete this Producer Statement for Construction PS3 within 5 days of the completion of the Contract Works and issue it to the Hub Supervisor.

This Producer Statement will be relied upon to confirm that the Building Works has, to the best of the Contractor's knowledge, been performed in compliance with the NZ Building Code.

### Statement

I Sohn Palmer (name of LBP) undertook or supervised the following building work and confirm that I am satisfied on reasonable grounds that the work performed is in compliance with the NZ Building Code and, where a building consent is applicable, in compliance with the Building Consent.

### Description of the work covered by this statement:

Claim Number: .....

As per E&C scope of works and approved variations

Signed by/date:



10/5/12

(Date signed)

**CONSTRUCTION COMPLETION INSPECTION**Claim Number: 2011085054Customer/Authorised Representative: G. KingStreet Address: 29 Saracen AvenueContractor: Dixon and Dixon**Description of Works**As per EQC scope of works and approved variations**Defects****Deferred Works**

This is to advise that the earthquake repair work performed under this contract has been reviewed and it has been agreed that works has been completed as per EQC Assessment, Approved EQR Scope and approved Variations, excluding any minor defects or omissions.

**Contractor Signature:**John Palmer

Print Name

Signature

Date

10/5/12**Owner/Agent Signature:**

Print Name

Signature

Date

**Fletcher Construction Company Ltd – EQR:**Phillip Glover

Print Name

Signature

Date

10-5-12

**Colin King**

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**From:** "EQC Info Mailbox" <info@eqc.govt.nz>  
**Date:** Friday, 24 March 2017 11:14 AM  
**To:** <cgking@xtra.co.nz>  
**Attach:** FullAssessmentReport 2011 085054.pdf  
**Subject:** CLM/2011/085054 - 29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051

Dear Giacomina

Thank you for speaking with me today.

**CLM/2011/085054 - 29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051**

**Request for Scope of Works (costed)**

Please find attached a copy of your Earthquake Commission (EQC) Scope of Works (costed), as per your request. This Scope of Works will have been superseded by the one completed by Fletcher Earthquake Recovery (EQR), prior to your repairs commencing.

Please note that the financial figures contained in this Scope of Works document are estimate figures, and may not reflect any payments you receive as settlement for your claim.

**Fletcher EQR Scope of Works**

I can confirm for you that I have requested this Scope of Works to be sent to also. This request will be sent to you within 20 working days.

I can also confirm for you that I have requested the sign off documents for the repairs completed to be sent to you as well, these documents will be sent to you within 5 working days.

I sincerely apologise for any inconvenience this may cause you.

**Further Information**

If you require more information, please visit [www.eqc.govt.nz](http://www.eqc.govt.nz) or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

**Tully G** | Customer Service Consultant | Customer & Claims  
**Earthquake Commission** | Kōmihana Rūwhenua  
 0800 DAMAGE | [info@eqc.govt.nz](mailto:info@eqc.govt.nz) | PO Box 311, Wellington 6140  
[www.eqc.govt.nz](http://www.eqc.govt.nz)

\*\*\*\*\*  
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 \*\*\*\*\*

24/03/2017



**Cgking**

**From:** "Cgking" <cgking@xtra.co.nz>  
**To:** "Jasmine Karl" <Jasmine.Karl@eqr.co.nz>  
**Sent:** Sunday, 12 August 2012 5:06 p.m.  
**Subject:** Re: Fletcher Defects Liability  
 Hi Jasmine,

The work has been completed and is free from defects.

Thank you.

Colin & Giacomina

----- Original Message -----

**From:** [Jasmine Karl](#)  
**To:** [cgking@xtra.co.nz](mailto:cgking@xtra.co.nz)  
**Sent:** Friday, August 10, 2012 9:00 AM  
**Subject:** Fletcher Defects Liability



Dear **Homeowner**

The defects liability period is ending for claim CLM/**2011/085054 29 Saracen Avenue**  
 Could you please confirm that all works completed on **10 May 2012** are free from defects.

Could you please respond in writing to this email address within 5 days to allow Fletcher to complete the paper work.

Many thanks

--  
**Jasmine Karl**  
 Administrator, Bishopdale Hub | Earthquake Recovery

**The Fletcher Construction Company Ltd**  
 Earthquake Recovery Bishopdale Hub | 310 Sawyers Arms Road, Christchurch 8041  
 Ph: +64 3 345 9448 Email: [Jasmine.Karl@eqr.co.nz](mailto:Jasmine.Karl@eqr.co.nz)

Helping the recovery in Canterbury as agent of the Earthquake Commission  
[www.eqr.co.nz](http://www.eqr.co.nz)

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 b. any use, dissemination or copying of this email is strictly prohibited and may be unlawful.



**Cgking**

---

**From:** "Cgking" <cgking@xtra.co.nz>  
**To:** <dixonanddixon@xtra.co.nz>  
**Sent:** Thursday, 10 May 2012 12:24 p.m.  
**Subject:** Earthquake Repairs @ 29 Saracen Ave  
Dear Mr Dixon,

We wish to express our sincere thanks to John Palmer for the friendly and professional attention given to us when attending to our earthquake damage repairs. It was a pleasure dealing with him. We also extend our thanks to Cory and Durrell for the excellent work they did.

Regards,

Colin & Giacomina King

10/05/2012

**Cgking**

---

**From:** "Ashleigh Dumelow" <Ashleigh.Dumelow@eqr.co.nz>  
**To:** <cgking@xtra.co.nz>  
**Sent:** Thursday, 1 March 2012 11:23 a.m.  
**Subject:** Appointment Confirmation Letter - Scope  
 Dear Homeowner

**Re: EQC 2011/085054 – 29 Saracen Ave**

Your claim has been processed by the Earthquake Commission (EQC) and assigned to the Project Management Office (known as Fletcher EQR).

This programme will be managed by Fletcher EQR's Bishopdale Hub. Contract Supervisor **Phillip Glover** has been assigned to manage your project and **Dixon & Dixon Decorating** has been contracted to carry out the repair work.

An appointment has been made for **Thursday the 8<sup>th</sup> of March at 10.30am** for the EQR Contract Supervisor and Contractor to meet with you at the above property to prepare a quote for the repair work for earthquake-related damage.

Should you be unable to attend the appointment, please contact the Bishopdale hub receptionist at (03) 345-9448, 48 hours before the appointment.

Yours sincerely

--  
**Ashleigh Dumelow**

Administrator, Bishopdale Hub | Earthquake Recovery

**The Fletcher Construction Company Ltd**

Earthquake Recovery Bishopdale Hub | 310 Sawyers Arms Road, Christchurch 8024  
 Ph: +64 3 345 9448 Email: [Ashleigh.Dumelow@eqr.co.nz](mailto:Ashleigh.Dumelow@eqr.co.nz)

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**EARTHQUAKE RECOVERY**

Central Office  
11 Deans Avenue, Riccarton  
PO Box 80 105, Riccarton  
Christchurch 8440, New Zealand  
Tel +64 3 341 9900 Fax +64 3 343 4167  
[www.eqr.co.nz](http://www.eqr.co.nz)

Date 20 February 2012

Attn: The Owner

**Re: EQC Claim No** CLM/2011/085054  
**Property address** 29 Saracen Avenue, Northwood

Dear Sir/Madam

This letter is to let you know that your claim has been assessed by the Earthquake Commission (EQC) and assigned to the Project Management Office (known as Fletcher EQR – see enclosure).

The repairs to your home will be managed by Fletcher EQR's Bishopdale Hub.

An early priority will be for a team from the Hub to visit you at your home, to price the scope of works and discuss other issues relevant to the work with you. We will contact you in due course to discuss this further

Please find included with this letter the *Homeowner's Guide* to the repair process. This provides information on Fletcher EQR and the way we will work with you to repair the earthquake damage to your home. It should benefit you to review this information, with particular attention to your options for remaining in the Fletcher EQR process, or opting out. Please note that if you wish to remain in the Fletcher EQR process you do not need to take any action at this point.

In the meantime, if you have any questions or comments that are not addressed in this material please feel free to contact us 3459448

Yours sincerely

Fletcher EQR

**The Fletcher Construction Company Limited**



Kōwhiriato Rauwhenua  
P.O. BOX 311, Wellington 6140

If undelivered return to: P.O. BOX 311, Wellington 6140

24 March 2017

GIACOMINA KING  
29 SARACEN AVENUE  
NORTHWOOD



07 December 2011

GIACOMINA KING  
29 SARACEN AVENUE  
NORTHWOOD  
CHRISTCHURCH 8051

CLAIM NUMBER: CLM/2011/085054

Dear GIACOMINA KING

RE: **29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051**

Recently our EQC assessors completed a full assessment of all damage to your property from the earthquakes and aftershocks since 4 September 2010. We appreciate you taking the time to meet with them to go through this process.

We would recommend you wait until you receive confirmation from EQC as to how your claim will be settled before making any major decisions, especially if you are considering moving to another property.

**What happens now the assessment is complete?**

EQC claim officers are now looking at all your claim(s) since 4 September 2010 to check what claim(s) have been previously assessed and whether any payment(s) have already been made to you or to contractors who have completed repair work on your property. You will appreciate this is a complex process because we need to assess the amount of damage caused by each earthquake and how to distribute this across your lodged claim (s). This information is necessary to determine EQC's liability regarding the repair or settlement of your building damage.

**How will your claim be settled?**

Once we have reached the settlement decision we will send you a settlement advice letter explaining how EQC is settling your claim. EQC has three settlement categories that relate to the extent of your residential property damage. These categories and EQC's settlement process is explained in the following table.



Generally repairs of \$10,000 (+ GST) or less (minor damage)	<ul style="list-style-type: none"> <li>EQC will pay you the settlement amount and you will manage the repairs yourself; or</li> <li>If you'd prefer, we can refer your claim to Fletcher EQR to manage your repairs. To 'opt in' to this process please call 0800 DAMAGE (0800 326 243).</li> </ul>
Generally for repairs between \$10,000 (+ GST) and \$100,000 (+ GST) (moderate damage)	<ul style="list-style-type: none"> <li>EQC will work with Fletcher EQR to manage your repairs; or</li> <li>If you have a preferred contractor you may remain in the Fletcher EQR process if your contractor is accredited, or becomes accredited with Fletcher EQR; or</li> <li>You can choose to 'opt out' of using Fletcher EQR. If you do so, you will be responsible for managing all repairs, including ensuring that the repairs comply with the Building Act; that all necessary consents are obtained and that any disputes with contractors are resolved. Payment to your contractor will be managed by EQC. When repair work commences we will provide a limited payment in advance to enable your contractor to secure materials. Progress and final payment(s) will be made on submission of your contractor's invoices.</li> </ul> <p>Further information about accreditation and 'opting out' of the process is available in the 'Frequently Asked Questions' at <a href="http://www.eqc.govt.nz">www.eqc.govt.nz</a>, or by phoning 0800 DAMAGE (0800 326 243).</p>
Generally for repairs over \$100,000 (+ GST) (severe damage)	<ul style="list-style-type: none"> <li>If your property has a mortgage or other financial security on it, then we will pay the settlement amount to the lender; or</li> <li>If your property is not subject to any loan or security, then we will pay you directly.</li> </ul> <p>We provide written advice to your insurer that your claim has reached 75% of the maximum EQC entitlement, and we encourage you to also contact your private insurer directly to discuss the next steps in your claim settlement.</p>

#### Further contact

If you have any questions about this letter or your statement of claim, please contact the Call Centre on [info@eqc.govt.nz](mailto:info@eqc.govt.nz) or call us on 0800 DAMAGE (0800 326 243). Information is also available at [www.eqc.govt.nz](http://www.eqc.govt.nz) including the 'Householders' Guide to EQCover which is found in the EQC insurance section on the website.

Because of the Christchurch earthquakes, we are currently experiencing a high volume of claims. However, EQC is committed to settling claims and we apologise for the time it may take to reach settlement. We thank you for your patience.

Yours sincerely



Claims Officer

## Statement of Claim

Claim Number	CLM/2011/085054	Damage Location	29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051
Claimant	GIACOMINA KING	Reviewed by	(not reviewed)
Main Contact	GIACOMINA KING	Contact Address	29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051
SOW Status	Approved	Reviewed on	
		Edited by	

## Elements included in settlement

<u>Location of damage</u>			<u>Damaged Feature</u>	<u>Damage</u>
Elevation		Main Dwelling - North Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - South Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - West Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - East Wall	Wall Cladding	Cracking Cracking
Kitchen	Ground Floor	Main Dwelling - Open with living and dining	Ceiling	Cosmetic Damage
			Door (External)	Cosmetic damage
Internal Garage	Ground Floor	Main Dwelling -	Ceiling	Cosmetic Damage Cosmetic Damage
			Floor	Cosmetic damage
			Wall covering	Cosmetic damage
Entry	Ground Floor	Main Dwelling -	Wall covering	Cosmetic damage

**Ends**

# EQC Full Assessment Report

**Claim Number:** CLM/2011/085054  
**Claimant:** GIACOMINA KING  
**Property Address:** 29 SARACEN AVENUE  
NORTHWOOD  
CHRISTCHURCH 8051

**Assessment Date:** 24/10/2011 12:00  
**Assessor:** Armstrong, Nigel  
**Estimator:** Skilton, Graeme  
**Property Occupied By:** Owner Occupied

## Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	GIACOMINA, KING	03 3236339	027 2264336		

## Insurance & Mortgage Details

### Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
IAG - State/Norwich Group	Dwelling	HOM347129434	Yes	

### Insurance Details - Added in COMET

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid

### Insurance Details - Comments

### Mortgage Details - From Claim Centre

Bank

### Mortgage Details - Added in COMET

Bank

No Mortgage

### Mortgage Details - Comments

## Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

## Hazards

**Hazards:** Nil  
**Property Sticker:** No Sticker

## Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Dwelling	1	Detailed Finish	Post 1980	T-Shape	202.41

# Full Assessment

## Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Land	Under dwelling	Soil	No Earthquake Damage			
Main Access	Drive	Stone aggregate	No Earthquake Damage			

General Comments:

## Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

## Main Dwelling

### Exterior

#### Elevation (North Wall)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Monolithic	Plaster	Cracking			
			Grind out and epoxy fill	10.00 l/m	60.00	600.00
			Cracking			
			Paint wall	34.95 m2	29.00	1,013.55

General Comments:

#### Elevation (South Wall)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Monolithic	Plaster	Cracking			
			Grind out and epoxy fill	15.20 l/m	60.00	912.00
			Cracking			
			Paint wall	34.95 m2	29.00	1,013.55

General Comments:

#### Elevation (West Wall)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Monolithic	Plaster	Cracking			
			Grind out and epoxy fill	8.00 l/m	60.00	480.00
			Cracking			
			Paint wall	35.41 m2	29.00	1,026.89

General Comments:

#### Elevation (East Wall)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Monolithic	Plaster	Cracking			
			Grind out and epoxy fill	10.00 l/m	60.00	600.00
			Cracking			
			Paint wall	35.41 m2	29.00	1,026.89

General Comments:

**Foundations (Slab 61.2 m)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Roof (Color steel trim dek)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Kitchen (Open with living and dining)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	52.45 m2	27.00	1,416.15
Door (External)	French doors	Aluminium	Cosmetic damage			
			Ease door	1.00 No of	90.00	90.00
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Kitchen joinery	Medium Spec	MDF	No Earthquake Damage			
Range Hood	Over Head	Standard spec	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Awning	Pane double glazed	No Earthquake Damage			
Work top	Kitchen work top	Composite	No Earthquake Damage			

**General Comments:****Ground Floor - Bathroom****Damage:** No damage**Require Scaffolding?** No**General Comments:** Tiled floor, painted walls and ceiling, one door, one window**Ground Floor - Lounge****Damage:** No damage**Require Scaffolding?** No**General Comments:** Carpet, painted walls and ceiling, two doors, two windows**Ground Floor - Toilet****Damage:** No damage**Require Scaffolding?** No**General Comments:** Floor tiles, walls ceiling painted, 1 window, door.**Ground Floor - Bedroom (one)****Damage:** No damage**Require Scaffolding?** No**General Comments:** Carpet, painted walls and ceiling, four doors, one window**Ground Floor - Hallway****Damage:** No damage**Require Scaffolding?** No**General Comments:** Carpet, walls ceiling painted.**Ground Floor - Internal Garage****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out and stop	6.00 l/m	10.00	60.00
			Cosmetic Damage			



# Scope Of Works Estimate

## Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

## Main Dwelling

Name	Description	Estimate
Exterior	Roof (Color steel trim dek)	0.00
	Elevation (East Wall)	1,626.89
	Elevation (North Wall)	1,613.55
	Foundations (Slab 61.2 m)	0.00
	Elevation (South Wall)	1,925.55
	Elevation (West Wall)	1,506.89
		6,672.88

Floor	Description	Estimate
Ground Floor	Bathroom	0.00
	Bedroom (one)	0.00
	Bedroom (Three)	0.00
	Bedroom (Two)	0.00
	En Suite	0.00
	Entry	800.28
	Hallway	0.00
	Internal Garage	3,450.78
	Kitchen (Open with living and dining)	1,506.15
	Laundry	0.00
	Lounge	0.00
	Office/Study	0.00
	Toilet	0.00
	Walk In Wardrobe	0.00
		5,757.21

5,757.21

## Fees

Description	Estimate
Small Job Fee	180.00
	180.00

## Overheads

Description	Estimate
Preliminary and general	994.41
Margin	1,360.45
GST	2,244.74
	4,599.60

**Total Estimate** 17,209.69

## Inspection Sign Off

Description	Answer	comments
<b>Contents Damage</b>		
Has the contents schedule been left with claimant?	No	
Have the contents been sighted?	No	
<b>Land Damage</b>		
Is there land damage?	No	
Landslip damage has been assessed on paper	No	
<b>Was a full inspection done?</b>		
In roof space	Yes	
On roof?	Yes	
Under sub floor?	No	Concrete slab
<b>Decline Claim</b>		
Recommend Declining Claim	No	
<b>Next Action:</b>		

## Previous Claim Numbers (recorded manually in field)

- 2010/164078

## File Notes

**Date Created:** 24/10/2011 12:09  
**Created :** Armstrong, Nigel  
**Subject:** Overview  
**Note:** Three bedroom plus study single level dwelling. Monolithic cladding with coulsteel trimdek roof. Cosmetic damage to external and internal areas. Habitable and weatherproof.  
**Next Action:**

**Date Created:** 09/12/2011 03:04  
**Created :** Administrator, Alchemy  
**Subject:** COMET sent to EQR on 09/12/2011  
**Note:** COMET sent to EQR on 09/12/2011  
**Next Action:**

## Urgent Works Items



## NOTICE OF PRELIMINARY ASSESSMENT

The Earthquake Commission is doing a preliminary assessment of all residential properties in the Christchurch area in the two months following the 22 February earthquake. This preliminary assessment will prioritise needs and repairs. It is not an assessment of whether the property is safe. In many cases a second full assessment will be needed.

Properties requiring emergency repairs to be weathertight, secure, or sanitary are our priority.

Our preliminary assessment of your property is:

	Your property requires emergency repairs. Someone will contact you to arrange these repairs.
	Your property requires repairs likely to exceed \$100,000 excluding GST. We will now arrange a full assessment and then pass on your claim to your insurer.
	Your property has severe structural damage. You will be revisited for a full assessment within four months.
	Your property has minor structural damage and will be revisited for a full assessment within four to six months.
✓	Your property has no structural damage and will be revisited for a full assessment within six to nine months.

**If you haven't already you will need to make a new claim if you have any new damage from the 22 February earthquake, even if you have made a claim for damage from an earlier earthquake. To make a new claim call 0800 DAMAGE (0800 326 243).**

For more information and latest EQC news see:

- EQC Canterbury earthquake website: <http://www.eqc.govt.nz/>
- Facebook: <http://www.facebook.com/earthquakecommission>
- Twitter: <http://www.twitter.com/eqcnz>

## Statement of Claim

Claim Number	CLM/2011/085054	Damage Location	29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051
Claimant	GIACOMINA KING	Reviewed by	(not reviewed)
Main Contact	GIACOMINA KING	Contact Address	29 SARACEN AVENUE, NORTHWOOD, CHRISTCHURCH 8051
SOW Status	Approved	Reviewed on	
		Edited by	

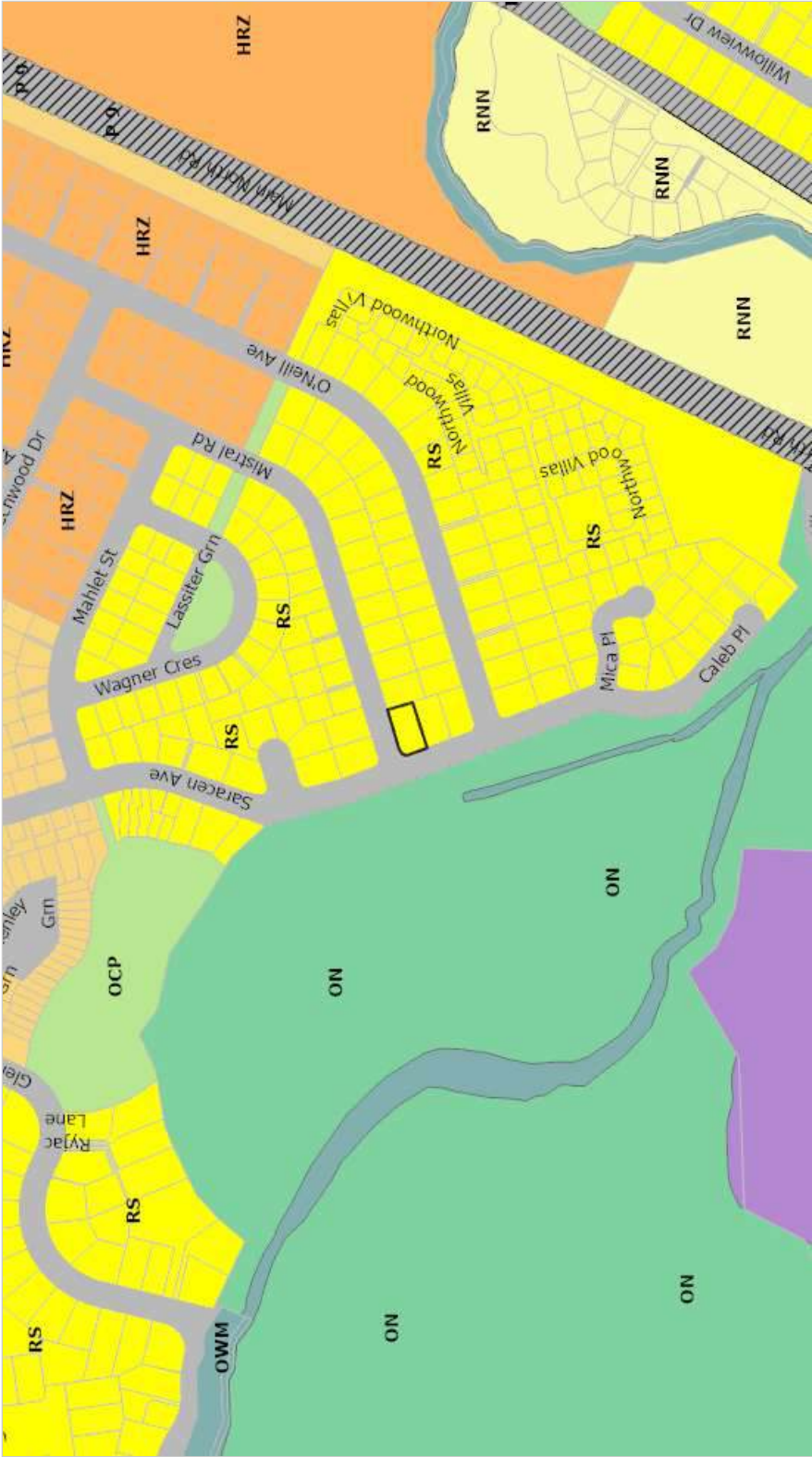
## Elements included in settlement

<u>Location of damage</u>			<u>Damaged Feature</u>	<u>Damage</u>
Elevation		Main Dwelling - North Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - South Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - West Wall	Wall Cladding	Cracking Cracking
Elevation		Main Dwelling - East Wall	Wall Cladding	Cracking Cracking
Kitchen	Ground Floor	Main Dwelling - Open with living and dining	Ceiling	Cosmetic Damage
			Door (External)	Cosmetic damage
Internal Garage	Ground Floor	Main Dwelling -	Ceiling	Cosmetic Damage Cosmetic Damage
			Floor	Cosmetic damage
			Wall covering	Cosmetic damage
Entry	Ground Floor	Main Dwelling -	Wall covering	Cosmetic damage

Ends



# Christchurch District Plan Property Search Zones and Designations



## Map Legend

Land Use Zones	
Zone Labels	
Zone	Zone
OCP	Open Space Community Parks Zone
ON	Open Space Natural Zone
OWM	Open Space Water and Margins Zone
RNN	Residential New Neighbourhood Zone
RS	Residential Suburban Zone
SPST	Specific Purpose (Styx Mill Road Transfer Station) Zone
	Transport Zone
	City centre zone
HRZ	High Density Residential Zone
LFRZ	Large Format Retail Zone
MRZ	Medium Density Residential Zone
TOZ	Town Centre Zone
Designations and Heritage Orders	
Designation	Designation
	New Zealand Transport Agency (Future Works) Designation

## 29 Saracen Avenue Property Search Results

The information below is relevant to the selected property. Click on the blue text below for more details.

Land Use Zones	
Zone	Residential Suburban Zone

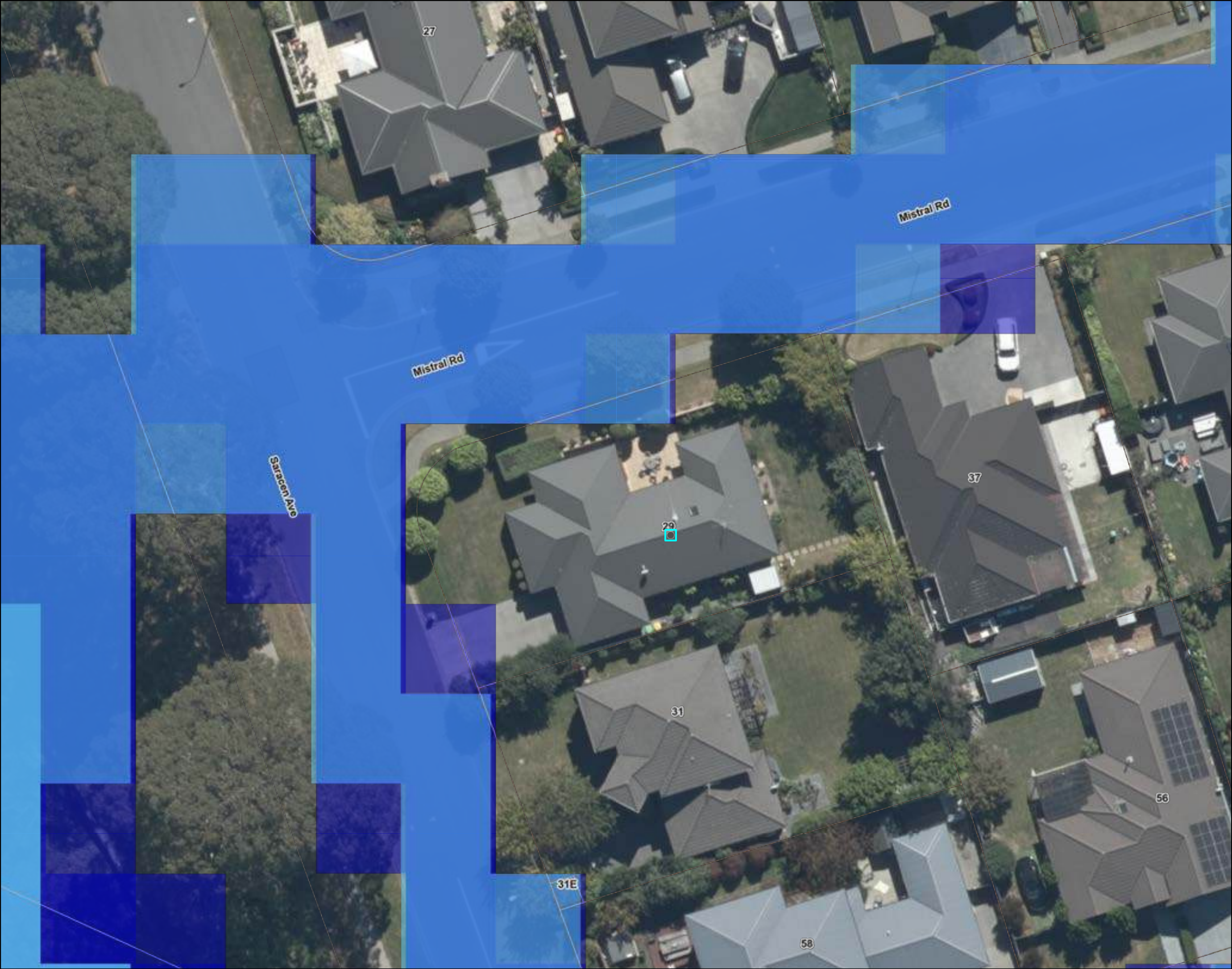
This property is on the following planning maps: [18](#)



The Property Search function is a tool to assist with navigating to particular properties or areas. The data used in the Property Search tool has been derived from the planning maps. All due care has been taken by the Christchurch City Council to ensure the information is accurate and reflects the information on the planning maps. However, the information and maps shown through the Property Search function are not the planning maps themselves. Users are recommended to refer also to the planning maps. The Property Search function page provides a direct link to the planning maps at the bottom of the information relevant to the property.

Christchurch City Council accepts no liability for any error, omission, or inaccuracy of the information or from any use of or reliance on the information provided through the Property Search function.





- Floor Level Assessments
- Parcel Outline
- Street Address Label
- Flood Extent 50 Year
- Flood Extent 200 Year
- RatingUnit



# **new generation** **insulclad**®

Polystyrene Based Exterior Insulation & Finishing System

**plaster**  
SYSTEMS LTD A NUPEX GROUP COMPANY

## **Specification**

Either 40mm Insulclad System or  
60mm New Generation Insulclad System \*

**BRANZ Appraisal Number** 257B

**R-value** 40mm – 1.5; 60mm – 1.9

**System Guarantee Period** 15 years from date of practical completion

**Workmanship Guarantee Period** 5 years from date of practical completion

**Applied by** Fully licensed members of the Plaster Systems contractors network

## **System Construction**

Moisture  
management channels

'New Generation'  
60mm standard  
density fire retardant  
polystyrene

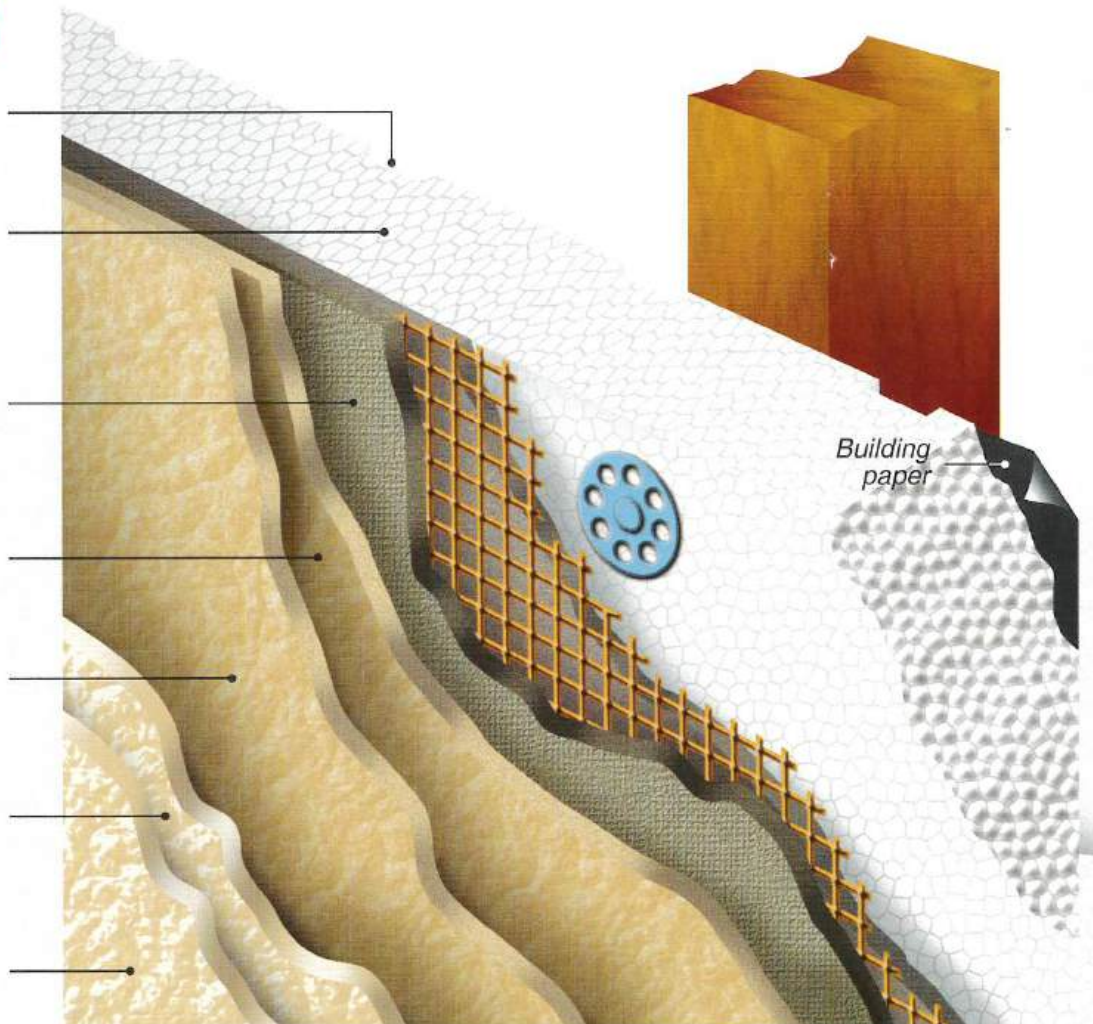
150g alkali resistant  
fibreglass mesh  
embedded in  
3mm Insulclad  
base coat plaster

1st coat Colorplast  
finishing plaster  
(in specified colour)

2nd coat Colorplast  
finishing plaster  
(in specified colour)

1st coat  
Insulcote 100%  
acrylic paint system  
(in specified colour)

2nd coat  
Insulcote 100%  
acrylic paint system  
(in specified colour)



60mm New Generation Insulclad with a colorplast sponge finish



## What is Insulclad?

*Insulclad is a multi component, lightweight, exterior cladding system that uses expanded polystyrene sheets as a backing formwork. The polystyrene sheets are fixed directly to the exterior framing of the home and are then reinforced with fibreglass mesh that is embedded in Insulclad Plaster. Once the mesh coat has dried, it is covered in a decorative finishing plaster of the owner's choice.*

## Advantages

- The Insulclad System is BRANZ appraised (appraisal No. 257B).
- The external location of the polystyrene insulation puts the insulation in the best place: as far toward the outside of the building as possible where the temperature fluctuates. This reduces the amount of energy that is needed to maintain a constant temperature inside the home.
- The polystyrene used in the Insulclad System provides all the thermal insulation that is required in the wall cavity, reducing the cost to insulate the home. Because the polystyrene provides an unbroken layer of insulation on the outside of the home, air infiltration is extremely low. This creates a fantastic thermal barrier unlike other cavity insulations, which tend to slump in the wall over time.
- The Insulclad System is not jointed on the outside surface. This feature allows designers and architects to readily achieve a monolithic look without the risk of being able to see any type of uniform deviation in the claddings surface.
- Insulclad is traditionally specified as either a 40mm or a 60mm system depending on the depth of the window reveal required or the thermal insulation requirements for the geographic location of the home. The polystyrene can be specified in most thicknesses up to 100mm if greater definition is required. The system can be made to look like plastered masonry or block construction at a fraction of the price.
- The Insulclad System incorporates its own penetration flashings to ensure all windows and doors are adequately sealed to stop water intrusion. The penetration flashings that are required for this system are installed by the licensed contractor. This helps to reduce the overall liability of the building contractor.
- New Generation 60mm Insulclad is fully moisture managed to allow any moisture that may penetrate behind the cladding system to escape uninhibited via grooves cut down the back of the polystyrene.
- As Insulclad is not a rigid system, the nails that are used to hold it in place can move slightly within the polystyrene allowing it to settle at the same rate as the building. This characteristic ensures the system is extremely crack resistant.
- Control joints are only required in walls that are longer than 20 metres in length and 2.5 storeys in height.
- As the Insulclad System is extremely lightweight (approximately 7kg per m<sup>2</sup>) it is well suited to pole structures or areas with poor quality soils and foundations. This characteristic can also reduce the cost of supporting structural elements such as beams and columns. It also does not require a base footing of concrete in order to support its own weight, which can save money on foundation work.
- Insulclad is a breathable system that does not create a barrier to the passage of water vapour. This characteristic allows any absorbed moisture to escape when atmospheric conditions change. Water vapour exists in the air at all times as a colourless gas. It occurs in various concentrations depending on the humidity level and the temperature of the space where it is located. The hotter the air, the more moisture it can hold. In winter, the air indoors is usually warmer and more humid than the air outdoors. This causes the vapour indoors (which is at a higher vapour pressure) to want to relieve itself by moving toward the cold air outside. If this moving air were to hit something that was non vapour permeable, condensation would occur causing a build up of moisture in the building cavity.
- The Insulclad System offers tremendous design versatility and flexibility, it is extremely cost effective, quick to install and has great impact resistance.
- Polystyrene can be bent, rasped, curved and carved to create different forms and shapes.
- When the Insulclad System is used for recladding older dwellings the surface of the polystyrene can be rasped and filled to ensure the new surface is completely flat and level prior to the plaster system being applied.

## Facts

**1** Under full scale testing, the Insulclad System has yielded an ignitability index of zero. The materials used in the Insulclad System do not contribute to fire. All expanded polystyrene manufactured in New Zealand is made of material that contains a fire retardant additive. Therefore, if polystyrene comes in contact with a flame it retreats until it self-extinguishes.

**2** The level of toxicity of expanded polystyrene in a fire is no greater than that of burning timber and other commonly used building materials. Although a lot of soot (smoke) is created, tests carried out in accordance with European standards show that it produces fewer toxins than burning radiata pine. Confusion is often created between polyurethane and polystyrene, which are two distinctly different products. Polyurethane is not used in the Insulclad System.

**3** Polystyrene is an inert organic material that will not rot and is highly resistant to mildew. It also provides no nutritive value to ants, termites or rodents.

*If you have any questions relating to the information in this brochure or if we can help in any way please do not hesitate to call us toll free on **0800 11 44 00***



# **new generation** **insulclad**®

Polystyrene Based Exterior Insulation & Finishing System

**plaster**  
SYSTEMS LTD A NUPLEX GROUP COMPANY

## **Specification**

*Either 40mm Insulclad System or  
60mm New Generation Insulclad System*

**BRANZ Appraisal Number** 257B

**R-value** 40mm – 1.5; 60mm – 1.9

**System Guarantee Period** 15 years from date of practical completion

**Workmanship Guarantee Period** 5 years from date of practical completion

**Applied by** Fully licensed members of the Plaster Systems contractors network

## **System Construction**

Moisture  
management channels

'New Generation'  
60mm standard  
density fire retardant  
polystyrene

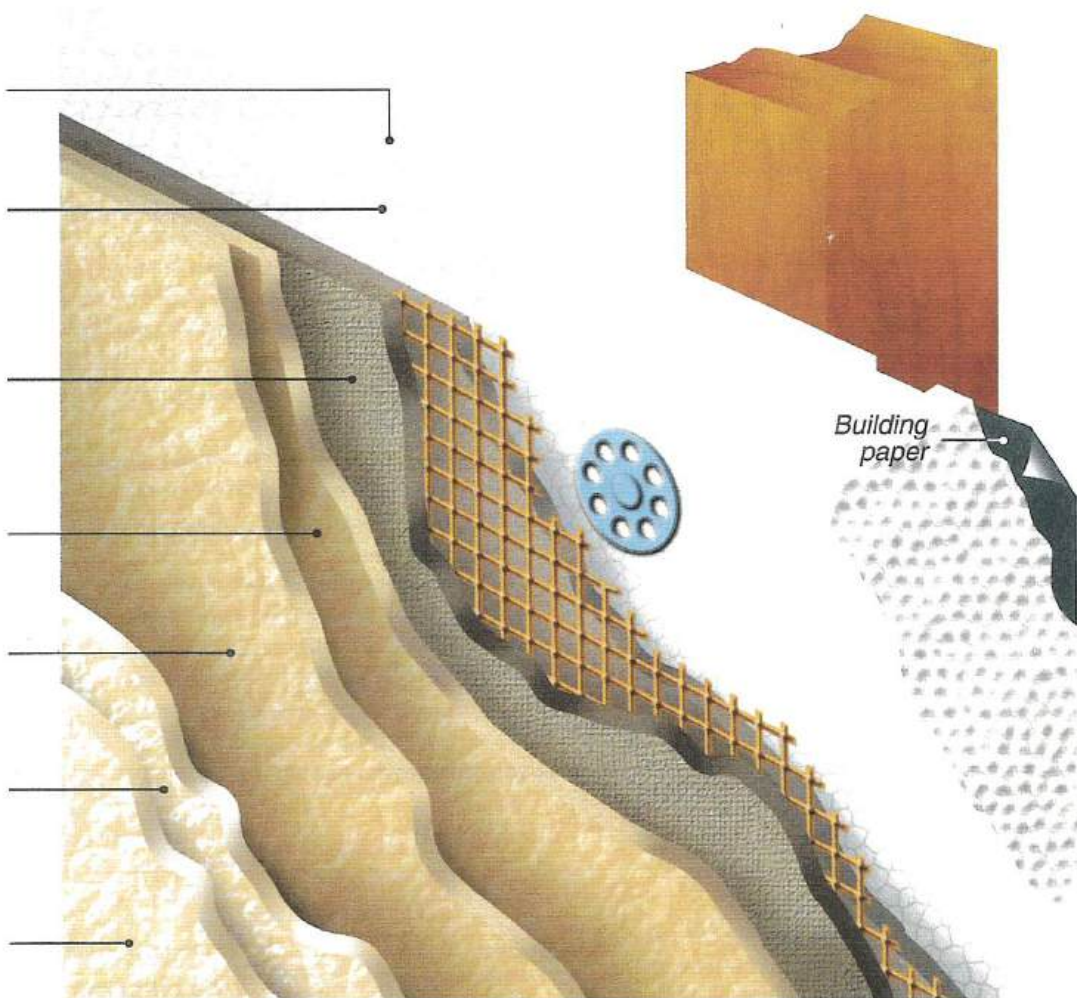
150g alkali resistant  
fibreglass mesh  
embedded in  
3mm Insulclad  
base coat plaster

1st coat Colorplast  
finishing plaster  
(in specified colour)

2nd coat Colorplast  
finishing plaster  
(in specified colour)

1st coat  
Insulcote 100%  
acrylic paint system  
(in specified colour)

2nd coat  
Insulcote 100%  
acrylic paint system  
(in specified colour)



**60mm New Generation Insulclad with a colorplast sponge finish**



## What is Insulclad?

*Insulclad is a multi component, lightweight, exterior cladding system that uses expanded polystyrene sheets as a backing formwork. The polystyrene sheets are fixed directly to the exterior framing of the home and are then reinforced with fibreglass mesh that is embedded in Insulclad Plaster. Once the mesh coat has dried, it is covered in a decorative finishing plaster of the owner's choice.*

## Advantages

- The Insulclad System is BRANZ appraised (appraisal No. 257B).
- The external location of the polystyrene insulation puts the insulation in the best place: as far toward the outside of the building as possible where the temperature fluctuates. This reduces the amount of energy that is needed to maintain a constant temperature inside the home.
- The polystyrene used in the Insulclad System provides all the thermal insulation that is required in the wall cavity, reducing the cost to insulate the home. Because the polystyrene provides an unbroken layer of insulation on the outside of the home, air infiltration is extremely low. This creates a fantastic thermal barrier unlike other cavity insulations, which tend to slump in the wall over time.
- The Insulclad System is not jointed on the outside surface. This feature allows designers and architects to readily achieve a monolithic look without the risk of being able to see any type of uniform deviation in the claddings surface.
- Insulclad is traditionally specified as either a 40mm or a 60mm system depending on the depth of the window reveal required or the thermal insulation requirements for the geographic location of the home. The polystyrene can be specified in most thicknesses up to 100mm if greater definition is required. The system can be made to look like plastered masonry or block construction at a fraction of the price.
- The Insulclad System incorporates its own penetration flashings to ensure all windows and doors are adequately sealed to stop water intrusion. The penetration flashings that are required for this system are installed by the licensed contractor. This helps to reduce the overall liability of the building contractor.
- New Generation 60mm Insulclad is fully moisture managed to allow any moisture that may penetrate behind the cladding system to escape uninhibited via grooves cut down the back of the polystyrene.
- As Insulclad is not a rigid system, the nails that are used to hold it in place can move slightly within the polystyrene allowing it to settle at the same rate as the building. This characteristic ensures the system is extremely crack resistant.

- Control joints are only required in walls that are longer than 20 metres in length and 2.5 storeys in height.
- As the Insulclad System is extremely lightweight (approximately 7kg per m<sup>2</sup>) it is well suited to pole structures or areas with poor quality soils and foundations. This characteristic can also reduce the cost of supporting structural elements such as beams and columns. It also does not require a base footing of concrete in order to support its own weight, which can save money on foundation work.
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- When the Insulclad System is used for recladding older dwellings the surface of the polystyrene can be rasped and filled to ensure the new surface is completely flat and level prior to the plaster system being applied.

## Facts

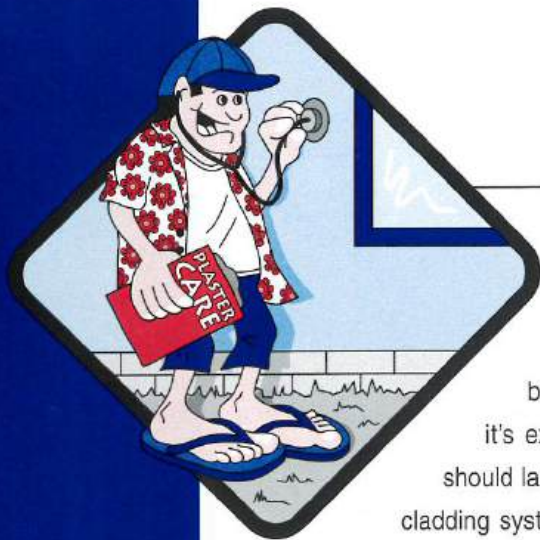
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# PlasterCare

## A Plaster Systems Guide for Plaster Preservation & Maintenance

The exterior walls of our homes shelter us from all the forces of nature. These forces can be destructive and it is important that you protect your home by inspecting and maintaining its exterior on a regular basis. The plaster system that has been applied to your home should last for the life of the dwelling if it is properly maintained. However, even the most durable cladding systems can fail if the owner does not follow through with a regular maintenance program. Following is a list of recommendations to maintain, to preserve and to protect your plaster system.

### To Maintain & Preserve

-  The exterior surfaces of your home should be cleaned on a regular basis. This will help to improve your home's appearance and to preserve your paint system. Cleaning once every year will remove light soil as well as grime and airborne pollutants.
-  The exterior can be cleaned with a low-pressure water blaster (less than 450psi) using a fanjet of cold water at a 45° angle from the wall (not perpendicular). The fan of the water blaster should be kept a minimum of 20cm from the surface of the plaster in order to avoid damage.
-  Localised grime or ingrained dirt should be removed by cleaning with a scrubbing brush a solution of detergent and warm water. Under no circumstances should you attempt to remove heavy staining using a high-pressure water blaster.
-  Check for cracked, loose or missing sealant as part of your regular maintenance inspections. You will find sealant in most areas where different surfaces meet. These include around windows and doors, pipes, where walls meet the soffit line and where electrical fittings and handrails have been attached to walls. All deteriorated or damaged sealant should be removed and replaced as soon as it appears. We recommend that a paintable MS Sealant is used.
-  It is important to monitor areas that are heavily exposed such as parapets, and balcony handrail tops. Due to the minimal slope on these areas and the extremes in thermal movement they must endure it is critical that they are well inspected and maintained.
-  If accidental damage occurs, immediately contact your local Plaster Systems representative and they will provide the support or technical expertise required to have the problem fixed. Because cracks may indicate underlying structural problems, they should always be inspected by a professional. Temporary repairs can be made to cracks by filling them with sealant until the inspection is done and permanent repairs are made.
-  During your regular inspections don't forget to check areas that are cold and dark, such as under decks or behind heavy foliage. Dirt provides the perfect nutrient for mould and algae growth. The tiny roots that these organisms use to cling to your walls will cause your paint to deteriorate very quickly and can lead to plaster erosion if it is not regularly cleaned.
-  By regularly cleaning the exterior of your home, you will dramatically reduce the chances of your plaster system becoming dirt stained. This will help to ensure that the huge task of repainting your home can be postponed for as long as possible. Trimming bushes to allow good air circulation, covering soil with mulch, bark or stone and keeping your gutters clean will all help to keep your maintenance to a minimum.
-  Depending on the quality of the paint that has been used on your home, it will invariably require repainting after 5-10 years. Simply clean the wall surfaces with a suitable chemical or detergent wash and rinse off. If areas of the property have been poorly maintained ensure any lichen, moss or loosely adhered paint is removed using a wire brush prior to any new paint being applied.





The paint system you choose to use on your home must be fit for the purpose for which you intend to use it. It must not form a vapour barrier, it must be made from 100% acrylic resin and it must be applied according to the manufacturers specifications.



## To Protect

As well as routinely inspecting your exterior plaster cladding, it is important that you ensure your minimum ground level clearances are maintained. The New Zealand Building Code requires certain minimum clearances between your outside ground levels and the bottom plate of your home. The clearances that are stated in the code reduce the chances of excess moisture being absorbed into the foundation of the home or behind the cladding, which can lead to decay in the framing members.



The minimum clearance between the bottom plate and unpaved or exposed ground is 225mm.

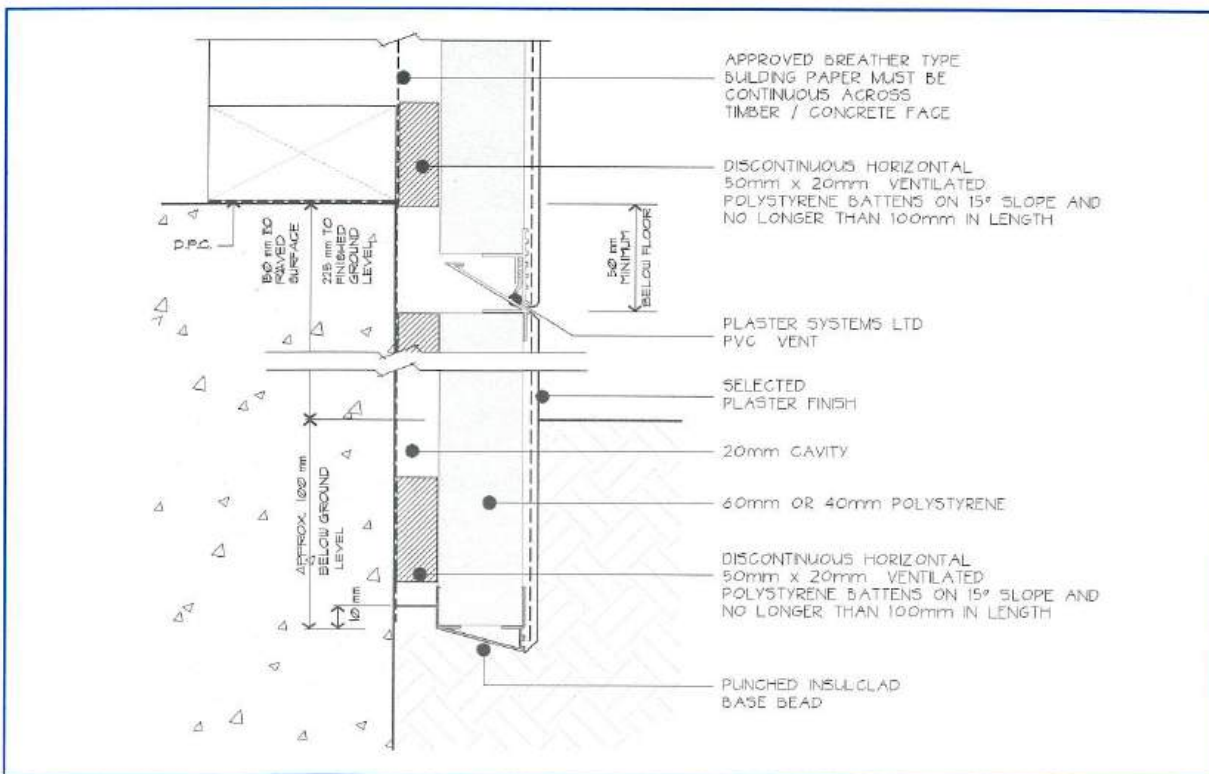


The minimum clearance between the bottom plate and paved or concreted surfaces is 150mm.

Although some plaster cladding systems can be taken into the ground (as shown in the diagram below), they are traditionally constructed so that they overlap the bottom plate by 50mm. Your ground levels should therefore be 100mm from the bottom of the cladding if you have a concrete surface or 175mm if the area is built up as a garden.



If you have a cladding system that is constructed in the same manner as the drawing below, it is perfectly acceptable to pour concrete up against the cladding so long as the top of the concrete is kept 150mm below the bottom plate. When you are preparing to pour the concrete it is important to put a slip layer of plastic, grease, or paper between the cladding system and the concrete to stop the two bonding together. If the concrete bonds to the plaster, cracks can occur in the plaster system as the house and paths will settle at different rates.



If you have any questions relating to the information in this brochure or if we can help in any way please do not hesitate to call us toll free on **0800 11 44 00**



## WORKMANSHIP GUARANTEE

Date of Issue: 7 May 2004

Reference No: I/04/588

The licensed Insulclad® Contractor certifies that this project has been completed with materials that meet Plaster Systems Ltd's specifications and that all work has been carried out in accordance with Plaster Systems Ltd's installation instructions.

The licensed Insulclad® Contractor guarantees for a period of five years, that should any defect in the plastering system occur due to an application fault, the contractor will, at their discretion, replace, repair or make a contribution to the rectification of the defect. The system must have been properly maintained and subjected to no more than normal conditions of exposure.

The licensed Insulclad® Contractor will not accept any responsibility for damage of any kind due to defective building structure, hydrostatic pressure, mechanical or physical abuse or any other abnormal cause.

The Insulclad® system is dependent upon the correct specification of Plaster Systems Ltd's construction details, as provided in their current Data Sheet Manual. The licensed Insulclad® Contractor will accept no responsibility for alternative construction details which are specified unless they have been agreed to in writing prior to their construction on-site.

The licensed Insulclad® Contractor will not honour this guarantee until all work has been fully paid.

Plaster Systems and the members of its Licensed Contractors network will not accept responsibility of any kind for consequential damage to any building component that has occurred as a result of the use of untreated framing.

Plaster Systems Ltd will not accept any responsibility for damage of any kind due to defective building structure, hydrostatic pressure, mechanical or physical abuse or any other abnormal cause.

Guarantee Certificate issued to:	Stonewood Homes - King Residence
Related to plaster work at:	Lot 450 Mistral Road/Saracen Avenue, Northwood Views, CHRISTCHURCH
Details of work:	60mm New Generation Insulclad® System
System Finish:	Ezytex® Sponge
Date of Completion:	April 2004
Original Paint Colour:	Resene - 'Coral'
Licensed Contractor:	Ian McLeish of Canterbury Brick & Blocklaying Limited

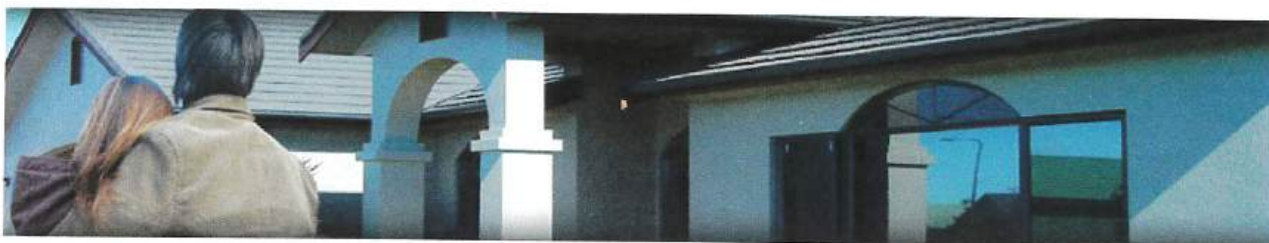
  
\_\_\_\_\_  
LICENSED CONTRACTOR

11-5-04  
\_\_\_\_\_  
DATE





- [CONTACT](#)



## **insulclad<sup>®</sup>**

Insulclad is a cavity-based, crack resistant exterior plaster cladding system that provides a fully drained and ventilated weatherproof barrier for residential and commercial construction. Developed specifically to meet the harsh requirements of New Zealand's coastal environment, the cavity behind Insulclad provides an additional safeguard to ensure any moisture that may penetrate the exterior envelope is able to escape unimpeded.

Insulclad uses 40mm or 60mm expanded polystyrene sheets as a backing framework. The polystyrene sheets are fixed directly to the exterior framing over the surface of a 20mm cavity and are then reinforced with fibreglass mesh that is embedded in Insulclad Plaster. Once the mesh coat has dried, it is covered in a decorative finishing plaster of the owner's choice.

System Guarantee Period - 15 Years from date of practical completion

Workmanship Guarantee Period - 5 Years from date of practical completion

For technical data sheets or further information visit the Plaster Systems website [www.plastersystems.co.nz](http://www.plastersystems.co.nz).

[« back to products page](#)

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Website by WebSpring: [web design NZ](#)



# insulclad®

## MATERIALS COMPONENTS GUARANTEE

Date of Issue: 7 May 2004

Reference No: I/04/588

Plaster Systems Ltd is an ISO 9002 registered Company and guarantees that the material components of the Insulclad® system are manufactured to specification in accordance with an independently audited quality control system.

Plaster Systems Ltd guarantees for a period of 15 years (from date of completion) that the material components of the Insulclad® system will perform and meet the relevant provisions of the New Zealand Building Code Clauses B1 Structure; B2 Durability; E2 External Moisture; E3 Internal Moisture and H1 Energy Efficiency. All the material components of the Insulclad® system must have been prepared and installed in accordance with our written instructions and detail drawings and the work carried out by a licensed Insulclad® Contractor. The system must have been properly maintained and subjected to no more than normal conditions of exposure. Our products and systems are dependant upon the correct preparation and application of all the components in strict accordance with the relevant written instructions. On-site application is beyond our control and Plaster Systems Ltd cannot guarantee workmanship or the correct preparation and application of the Insulclad® system. The licensed Contractor will on request provide a separate guarantee for this Workmanship.

Plaster Systems Ltd will at it's discretion, replace, repair or make a contribution to, any part of the Insulclad® system where failure proves to be due to defective material components, provided notice is given in writing within the guarantee period.

**The licensed Insulclad® Contractor will not honour this guarantee until all work has been fully paid.**

**Plaster Systems Ltd will not accept any responsibility for damage of any kind due to defective building structure, hydrostatic pressure, mechanical or physical abuse or any other abnormal cause.**

**Plaster Systems and the members of its Licensed Contractors network will not accept responsibility of any kind for consequential damage to any building component that has occurred as a result of the use of untreated framing.**

**Guarantee Certificate issued to:** Stonewood Homes - King Residence  
**Related to plaster work at:** Lot 450 Mistral Road / Saracen Avenue, Northwood Views, CHRISTCHURCH  
**Date of Completion:** April 2004  
**Details of work:** 60mm New Generation Insulclad® System  
**System Finish:** Ezytex® Sponge  
**Original Paint Colour:** Resene - 'Coral'  
**Licensed Contractor:** Ian McLeish of Canterbury Brick & Blocklaying Limited

**For and on Behalf of  
PLASTER SYSTEMS LIMITED**

**Signed:**   
**AREA MANAGER**

### AUCKLAND

121-123 Diana Drive, Glenfield  
PO Box 40-130, Auckland 10  
Telephone: (09) 444-6440  
Facsimile: (09) 444-9561  
Despatch: (09) 444-6490  
Fax: (09) 443-4175

### TAURANGA

90 Maleme Street, Greerton  
PO Box 9176, Greerton  
Telephone: (07) 543-4295  
Facsimile: (07) 543-4296

### WELLINGTON

1/6 Hurring Place, Newlands  
PO Box 4008, Wellington  
Telephone: (04) 472-4034  
Facsimile: (04) 471-5709

### CHRISTCHURCH

16 Iverson Terrace  
PO Box 7501, Christchurch  
Telephone: (03) 372-1471  
Facsimile: (03) 365-7845



**NUPLEX**  
A Nuplex Group Company





May 2004

Dear Customer

Welcome to your Plaster Systems 'Plastercare' maintenance package. We greatly appreciate your business and the confidence you have placed in our people and the cladding system you have chosen for your new home. We trust that your choice to build a new home has been an enjoyable experience and that your new home will bring you many years of trouble free enjoyment.

This package has been put together to provide you with all the information you will need to ensure you are able to correctly maintain your chosen plaster cladding. If you have any questions that are not covered by your Plastercare brochure or the other contents of this package, please do not hesitate to phone us for advice.

Also included in this pack are copies of the guarantees for the cladding system that has been applied to your home. Please ensure these are filed away safely. On the inside cover of this pack you will find a guarantee plaque engraved with the guarantee number for your home. This plaque should be adhered to the inside of your power metre box for future reference in the event that your written guarantee is misplaced.

If there is anything further we can provide for you or should you have any questions please feel free to ring us on 0800 11 44 00.

Thank you for giving us the opportunity to serve you.

Kind regards



Scot Robertson  
**MANAGER**

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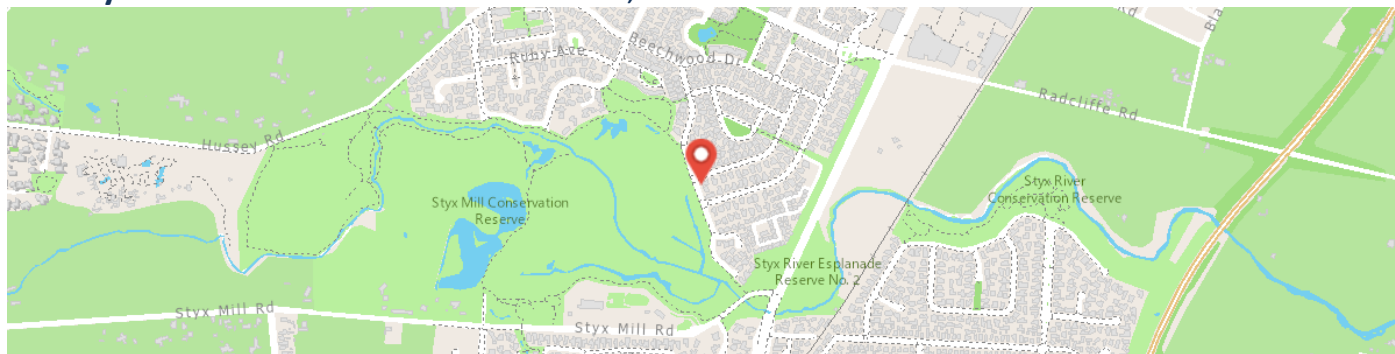




# Property Search

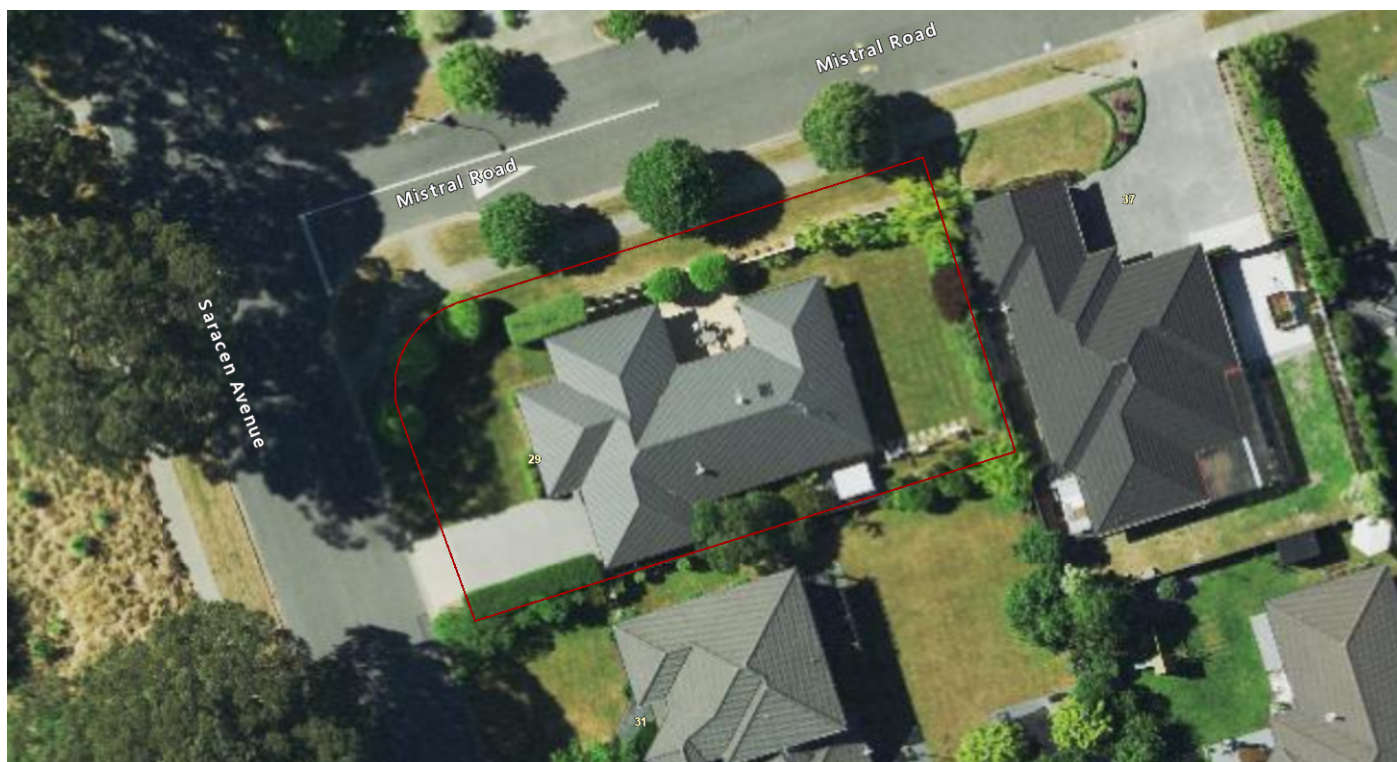
— All about a property and its environment

**Physical Address:** 29 Saracen Avenue, Belfast



**Document Date:** 9/03/2026 9:17:37 AM





Property Rating Unit Boundary

## Photo Date

Aerial Photo Date(s):

## Property Information

**Street Address:** 29 Saracen Avenue

**Locality:** Belfast

**Appellation:** Lot 450 DP 321210

**Rating Area (ha):** 0.08096324

**Valuation Number:** 2180334200

**Land Value:** \$560000

**Capital Value:** \$1020000

**Local Council:** Christchurch City Council

## Property Details

**Titles:**

- 84366

**Land Parcels:**

- Lot 450 DP 321210

**Rating Units:**

- Valuation Number:

Property Information from the local, regional and national government.

<https://propertysearch.canterburymaps.govt.nz/>

Street Address:  
Locality:  
Legal Description:  
Data Source:  
Rating Hectares:  
Capital Value: \$  
Land Value: \$

**EQC Claims:**

- CLM/2011/085054
- CLM/2010/164078

## Land Zoning

**Technical Category:**

- TC2 (Christchurch)

**District Plan:**

- Residential Suburban

Source Data: <https://districtplan.ccc.govt.nz/PropertySearch/PropertySearchContainer.html>

## Schools

**Schools Nearby (3km):**

- Belfast School
- Bishopdale School
- Casebrook Intermediate
- Emmanuel Christian School
- Northcote School (Christchurch)
- Papanui School
- Redwood School (Christchurch)
- St Bedes College
- St Joseph's School (Papanui)

**School Zones:**

- Christchurch Adventist School
- Middleton Grange School (Years 11 - 13)
- Emmanuel Christian School
- St Joseph's School (Papanui)
- Marian College
- Belfast School
- Discovery One School
- Papanui High School

## Transport

**Bus Stops within 200 m:**

Schedule Information: <http://rtt.metroinfo.org.nz/rtt/public/Schedule.aspx>

**Bus Routes within 200 m:**

Terms and Conditions:

<https://apps.canterburymaps.govt.nz/canterburyMaps/TermsandConditions.pdf>

## Rates and valuation search

Start typing the street number (not the unit number) and name in the search box to view rates and valuation details.



### City-wide revaluation released

The new property rating valuations for the Christchurch area have been released and can be found using the search below. These values will be used for next year's rates, from 1 July.

If you think this valuation is incorrect, an objection must be lodged no later than 10 April 2026.

[Find out more](#) 



## Property Information

<b>Property address</b>	29 SARACEN AVENUE, BELFAST, CHRISTCHURCH
<b>Legal description</b>	Lot 450 DP 321210
<b>Property area (hectares)</b>	0.0810
<b>Valuation number</b>	21803 34200

### Latest rating valuation for next year – 2026/2027

*This will be used to calculate your rates from 1 July 2026.*

*Note: This is based on market conditions as at 1 August 2025.*

Land value	\$560,000
+ Value of improvements	\$460,000
<b>= Capital value</b>	<b>\$1,020,000</b>

### Rating valuation current year – 2025/2026

*Used to calculate your rates from 1 July 2025 until 30 June 2026.*

*Note: This is based on market conditions as at 1 August 2022.*

*If your valuation is adjusted mid-year this may not adjust your rates until the following 1 July.*

Land value	\$580,000
+ Value of improvements	\$440,000
<b>= Capital value</b>	<b>\$1,020,000</b>

### Rates information

<b>Rate account number</b>	73136069
<b>Current rating year</b>	2025/2026
<b>Current year rates instalments</b>	Instalment 1: \$1,506.40 Instalment 2: \$1,506.40

Instalment 3: \$1,506.40	
Instalment 4: \$1,506.61	
<b>Current year's rates</b>	\$6,025.81
<b>Up-to-date valuations:</b> Amended valuations, as a result of new improvements to a property or settled objections, may not show on our website for up to 3 weeks.	

If you're having trouble finding a unit or flat, try the advanced search, or try entering the house number, street name and then unit number (e.g. 1 Main Road 34).

Expand all

☐ **Update your rates postal address**

☐ **How your valuation is assessed**

☐ **Objecting to your valuation**

☐ **Changing your valuation**

☐ **Due dates for instalments**

## What you get for your rates

It may not be obvious, but we spend your rates in all sorts of ways that touch on almost everything you do. Your average day may not be quite as busy as this, but in a nutshell, here's what you get for your rates in Christchurch. All figures are for the 2023/2024 financial year. [More details.](#)

### A day in the life of your rates



### **6am**

Start the day right with a toilet break.  
16% towards our wastewater network.



### **6.30am**

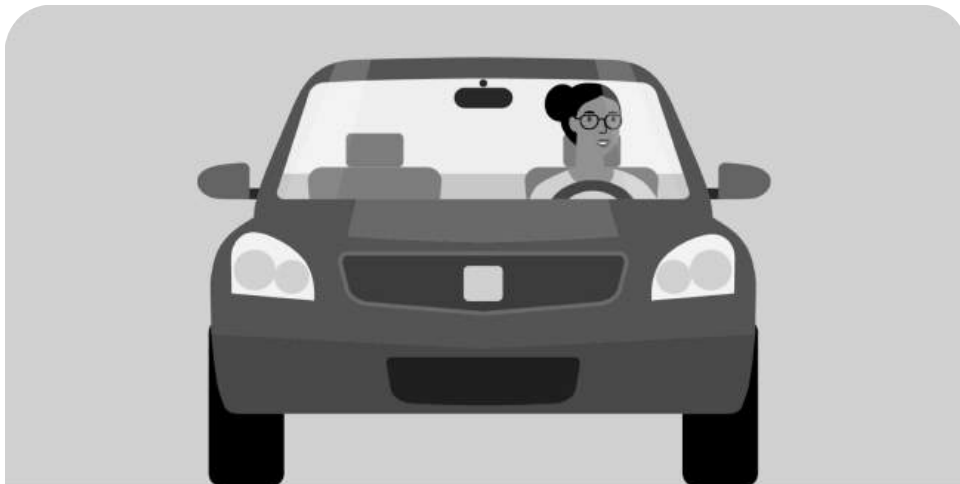
Hit the gym and take a swim.  
5% towards recreation and sport services.



**7.30am**

Shower in nice, clean, safe water.

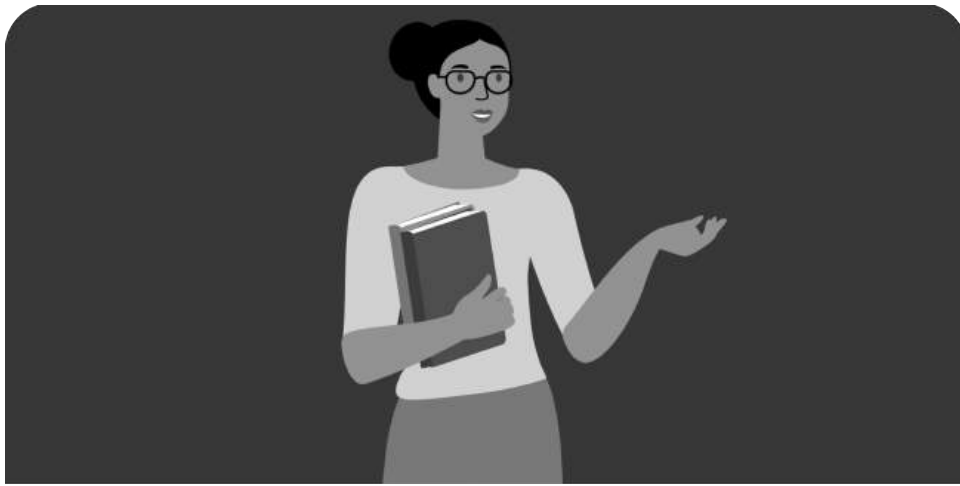
14% towards our water supply.



**8am**

Head out of the house in a way that suits you.

13% towards our transport network.



### **11am**

Swing by the library for the book you ordered online.  
7% towards our libraries service.



### **Noon**

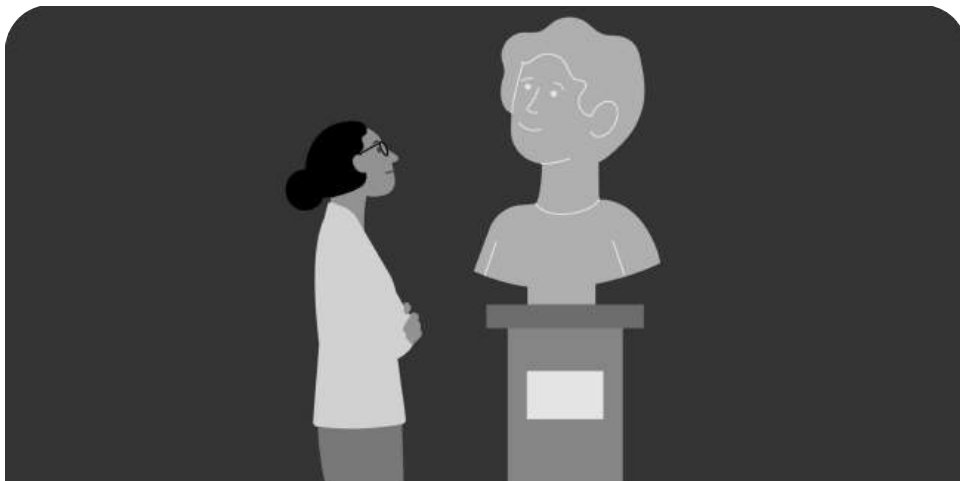
Recover your lost dog from the animal shelter.  
1% towards regulatory and compliance.





### **1pm**

Spend time with your community group and attend an event.  
7% towards community support, including development and facilities.



### **3pm**

Take in the Gallery and Museum.  
3% towards Christchurch Art Gallery Te Puna o Waiwhetū and  
Canterbury Museum.



**5.30pm**

Put out your bins for us to collect.

8% towards solid waste and resource recovery.



**7pm**

Take your dog for a walk in the park.

10% towards maintaining our parks, heritage and coastal environment.



### **7.30pm**

Take a moment to admire your well-planned subdivision.

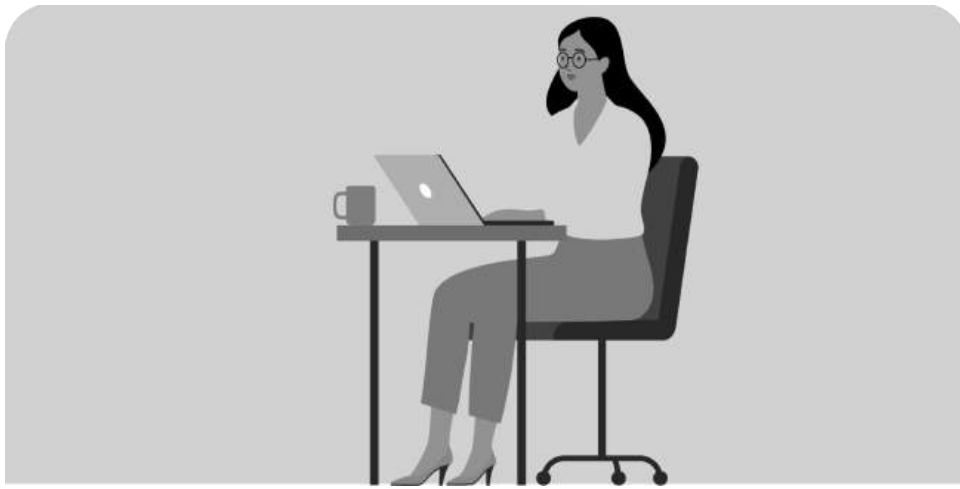
4% towards strategic planning and policy.



### **8pm**

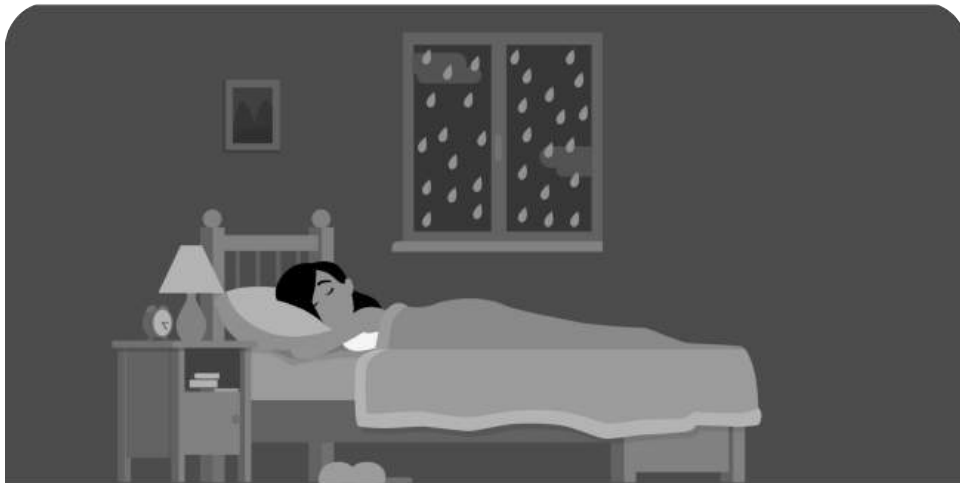
Lull the kids to sleep by telling them how we repay debt.

2% towards corporate costs like repaying debt, offset by returns from the various companies the Council owns.



**10pm**

Make a submission on a Council project close to your heart.  
3% towards governance.



**11pm**

Fall asleep peacefully listening to the rain.  
7% towards our stormwater and drainage networks.



# Buying or selling your property?



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New Zealand Residential Property  
Sale and Purchase Agreement Guide





## This guide tells you...

what a sale and purchase agreement is

what's in a sale and purchase agreement

what happens after you sign the sale and purchase agreement

what happens if you have a problem

where to go for more information

### Where to go for more information

This guide is available in other languages. You can find translated copies of this guide on [rea.govt.nz](https://rea.govt.nz) and [settled.govt.nz](https://settled.govt.nz).

The New Zealand Residential Property Agency Agreement Guide is also available on [settled.govt.nz](https://settled.govt.nz). The guide tells you more about the agreement you sign with the agency helping to sell your property.

**We welcome any feedback you have on this publication.**

The information in this guide was accurate when published. However, the requirements this information is based on can change at any time. Up-to-date information is available at [rea.govt.nz](https://rea.govt.nz).

# Key things to know about sale and purchase agreements

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- A sale and purchase agreement is a legally binding contract between you and the other party involved in buying or selling a property.
- You must sign a written sale and purchase agreement to buy or sell a property.
- You need to read and understand the sale and purchase agreement before you sign it.
- Even if a standard sale and purchase agreement is being used, you should always get legal advice before you sign the agreement and throughout the buying and selling process.
- You can negotiate some of the terms and conditions in a sale and purchase agreement.
- You can include additional clauses, such as what to do if there are special circumstances. Your lawyer plays an important role in providing advice on what the sale and purchase agreement should say.
- A sale and purchase agreement becomes unconditional once all the conditions are met.
- In most cases, the real estate professional is working for the seller of the property, but they must treat the buyer fairly.
- If your real estate professional or anyone related to them wants to buy your property, they must get your written consent to do this. They must also give you a valuation of your property by an independent registered valuer.
- The sale and purchase agreement is only available in English. You may need assistance interpreting it if English is not your primary language.

## What a sale and purchase agreement is

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A sale and purchase agreement is a legally binding contract between you and the other party involved in buying or selling a property. It sets out all the details, terms and conditions of the sale. This includes things such as the price, any chattels being sold with the property, whether the buyer

needs to sell another property first or needs a property inspection and the settlement date.

A sale and purchase agreement provides certainty to both the buyer and the seller about what will happen when.



# What's in a sale and purchase agreement

Your sale and purchase agreement should include the following things.

## Basic details of the sale

Different sale methods like tender or auction might mean the sale and purchase agreement can look different, but all sale and purchase agreements should contain:

- the names of the people buying and selling the property
- the address of the property
- the type of title, for example, freehold or leasehold
- the price
- any deposit the buyer must pay
- any chattels being sold with the property, for example, whiteware or curtains
- any specific conditions you or the other party want fulfilled
- how many working days you have to fulfil your conditions (if there are any conditions)
- the settlement date (the date the buyer pays the rest of the amount for the property, which is usually also the day they can move in)
- the rate of interest the buyer must pay on any overdue payments (such as being late on paying the deposit or the remaining amount at the settlement date).

## General obligations and conditions you have to comply with

The sale and purchase agreement includes general obligations and conditions that you will need to comply with. For example, these may include:

- access rights – what access the buyer can have to inspect the property before settlement day
- insurance – to make sure the property remains insured until the settlement date and outline what will happen if any damage occurs before settlement day
- default by the buyer – the buyer may have to compensate the seller if they don't settle on time, for example, with interest payments
- default by the seller – the seller may have to compensate the buyer if they don't settle on time, for example, by paying accommodation costs
- eligibility to buy property in New Zealand – people who have migrated to New Zealand may not be permitted to immediately buy property or may need to get consent from the Overseas Investment Office.

Your lawyer will explain these clauses to you.

### Check...

Always check your sale and purchase agreement with a lawyer before signing.

Buying or selling a property where the owner isn't able to participate, like a mortgagee sale or deceased estate, can mean the real estate professional has limited information about the property. It pays to allow for this when deciding what conditions the buyer and seller might need.

### Remember...

Before you sign a sale and purchase agreement, whether you're the buyer or the seller, the real estate professional must give you a copy of this guide. They must also ask you to confirm in writing that you've received it.



## Specific conditions a buyer may include

Some buyers will present an unconditional offer, which means there are no specific conditions to be fulfilled. Some buyers will include one or more conditions (that must be fulfilled by a specified date) in their offer such as:

- title search – this is done by the buyer's lawyer to check who the legal owner of the property is and to see if there are any other interests over the property such as caveats or easements
- finance – this refers to the buyer arranging payment, often requiring bank approval for a mortgage or loan
- valuation report – a bank may require the buyer to obtain a valuation of the property (an estimate of the property's worth on the current market) before they agree to a loan
- Land Information Memorandum (LIM) – provided by the local council, this report provides information about the property such as rates, building permits and consents, drainage, planning and other important information
- property inspection – a buyer paying for an inspection provides an independent overview of the condition of the property rather than relying on an inspection that has been arranged by the seller

- engineer's or surveyor's report – similar to the above but more focused on the entire section and the structure of the property
- sale of another home – the buyer may need to sell their own home in order to buy another.

The real estate professional helps the buyer and the seller to include the conditions they each want. Even though the real estate professional works for the seller, they also have to deal fairly and honestly with the buyer. While they're not expected to discover hidden defects, they can't withhold information and must tell the buyer about any known defects with the property. If a buyer needs time to check a property for defects, including a property inspection condition may be important.



# What happens after you sign the sale and purchase agreement

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Signing the sale and purchase agreement is not the end of the sale or purchase process.

## Both parties work through the conditions until the agreement is unconditional

A conditional agreement means the sale and purchase agreement has one or more conditions that must be met by a specified date and before the sale goes through.

The buyer pays the deposit. Depending on what the sale and purchase agreement says, the buyer may pay the deposit when they sign the agreement or when the agreement becomes unconditional. If the deposit is made to the real estate agency, it must be held in their agency's trust account for 10 working days before it can be released to the seller.

## An agreement for sale and purchase commits you to buy or sell

Once you've signed the sale and purchase agreement and any conditions set out in it have been met, you must complete the sale or purchase of the property.

The length of time between the conditions being met and the settlement date varies. Settlement periods can be lengthy if the property hasn't been built yet or the sale and purchase agreement includes conditions for one party to buy or sell another property. The real estate professional has obligations to keep you informed of important updates that come up during this time.

## Pre-settlement inspection

This is the chance for the buyer to check the property and chattels are in the same condition they were when the sale and purchase agreement was signed and to check that the seller has met any conditions, for example, there is no damage to walls or chattels haven't been removed from the property.

It's important to raise any concerns you find at the pre-settlement inspection with your lawyer and the real estate professional as soon as possible to allow enough time for an issue to be resolved. If it's less than 24 hours before settlement, the vendor may not be obligated to set things right.

## Payment of a commission

Once the sale is complete, the seller pays the real estate professional for their services. The real estate agency usually takes the commission from the deposit they're holding in their trust account. The seller should make sure the deposit is enough to cover the commission. The real estate professional cannot ask the buyer to pay for their services if they have been engaged by the seller.

## The buyer pays the rest

The buyer pays the remainder of the amount for the property on the day of settlement, usually through their lawyer.

## Buying a tenanted property

If the property is tenanted, the agreement for sale and purchase should specify this. It may also contain a specific date for possession that may differ from the settlement date.

If the buyer requires the property to be sold with 'vacant possession', it is the seller's responsibility to give the tenant notice to vacate in accordance with the tenant's legal rights.

It is recommended that you seek legal advice if you are buying a property that is currently tenanted.

# What happens if you have a problem

If something has gone wrong, first discuss your concern with the real estate professional or their manager. All agencies must have in-house procedures for resolving complaints.

If you can't resolve the issue with the real estate agency or you don't feel comfortable discussing it with them, you can contact the Real Estate Authority (REA). We can help in a number of ways if your complaint is about the real estate professional. For example, we can help you and the real estate professional or agency to resolve

the issue and remind them of their obligations under the Real Estate Agents Act 2008. When you contact us, we'll work with you to help you decide the best thing to do.

Call us on **0800 367 7322**, email us at [info@rea.govt.nz](mailto:info@rea.govt.nz) or visit us online at [rea.govt.nz](http://rea.govt.nz)

## About settled.govt.nz



### Settled.govt.nz guides you through home buying and selling.

Buying or selling your home is one of the biggest financial decisions you will make. It's a complex and sometimes stressful process with potentially significant emotional and financial impacts if things go wrong.

**Settled.govt.nz** provides comprehensive independent information and guidance for home buyers and sellers. You can find information about the risks and how they can impact you and get useful tips on how to avoid some of the major potential problems.

**Settled.govt.nz** will help to inform and guide you through the process from when you're thinking of buying or selling right through to when you're moving in or out. You'll find valuable information, checklists, quizzes, videos and tools. From understanding LIMs, to sale and purchase agreements, to when to contact a lawyer, **settled.govt.nz** explains what you need to know.

**Settled.govt.nz** is brought to you by the Real Estate Authority – Te Mana Papawhenua (REA).

### For more information

For more information on home buying and selling, visit [settled.govt.nz](http://settled.govt.nz) or email [info@settled.govt.nz](mailto:info@settled.govt.nz)



# About the Real Estate Authority – Te Mana Papawhenua (REA)

REA is the independent government agency that regulates the New Zealand real estate profession.

Our purpose is to promote and protect the interests of consumers buying and selling real estate and to promote public confidence in the performance of real estate agency work.

## What we do

Our job is to promote a high standard of conduct in the real estate profession and protect buyers and sellers of property from harm.

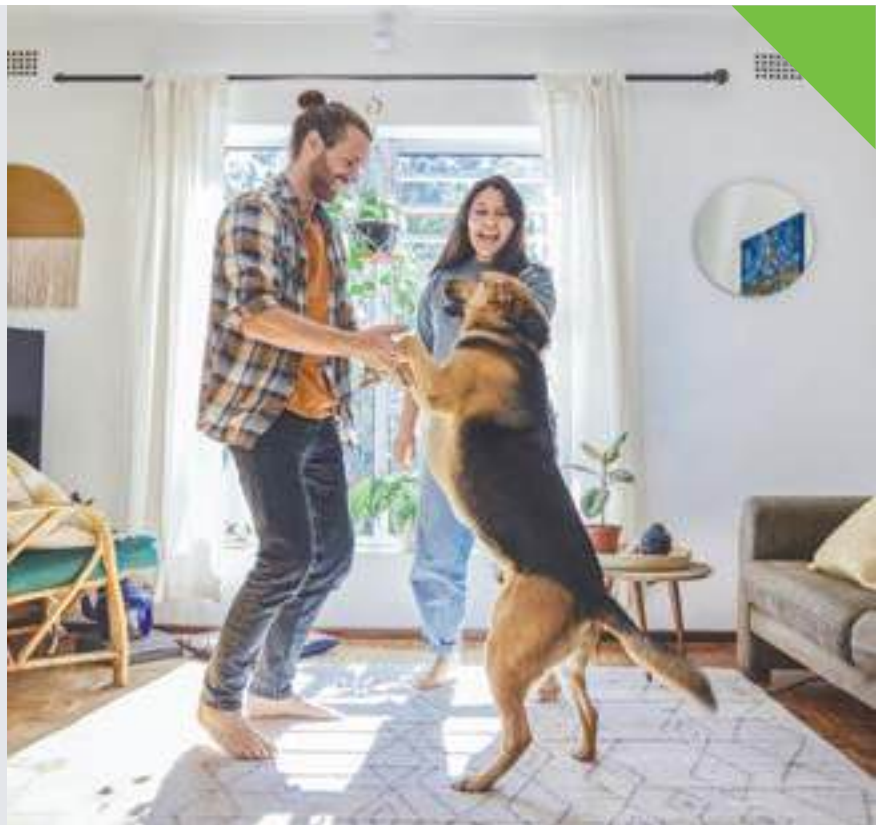
- We provide independent information for people who are buying and selling property through our [settled.govt.nz](https://settled.govt.nz) website.
- We provide guidance for real estate professionals and oversee a complaints process.
- We license people and companies working in the real estate industry.

- We maintain a Code of Conduct setting out the professional standards real estate professionals must follow.
- We maintain a public register of real estate professionals that includes information about disciplinary action taken in the last 3 years.

The Real Estate Agents Authority is a Crown agent, established under the Real Estate Agents Act 2008. The Real Estate Authority is the operating name of the Real Estate Agents Authority.

## For more information

To find out more about  
REA, visit [rea.govt.nz](https://rea.govt.nz),  
call us on **0800 367 7322**  
or email us at  
[info@rea.govt.nz](mailto:info@rea.govt.nz)



Approved under section 133 of the Real Estate Agents Act 2008. Effective from 14 October 2022.