
From: The National Bank [HomeBuyer@nbnzmail.co.nz]
Sent: Wednesday, 22 August 2007 1:10 p.m.
Subject: Home Buyers Newsletter - August 2007



On The Home Front

August 2007

On the Home Front

Welcome to On the Home Front - The National Bank's regular email newsletter for home buyers and sellers.

In this issue:

- [Energy efficiency - What should you look for?](#)
 - [More home inspection tips](#)
 - [What's happening in the housing market?](#)
-

Energy efficiency - What should you look for?

By Jamie Fear, Future-Proof Building™ (Construction Marketing Services)

With energy costs a major part of most people's day to day budget, it makes sense to think about energy efficiency in a prospective home. Although it's easier to build energy efficiency into the design of a new home, if you're buying an existing home there are a number of things you should consider - here are some:

- **Orientation** - Which way does the house face and how much sun does it get during the day? Is it positioned to take maximum advantage of heating from the sun, particularly in living areas?
- **Insulation** - Is the house adequately insulated? Check the roof cavity (effective ceiling insulation cuts heat loss by up to 35% according to the Energy Efficiency Conservation Authority). How thick is the insulation? If less than 120mm you may need to install an extra layer. Are the walls insulated? If the house has floorboards, is there underfloor insulation? Does the hot water cylinder have a wrap to prevent heat loss?
- **Heating** - How is the house heated? There are many heating options that will keep you warm for a lot less than standard plug in heaters - for example heat-pumps, vented gas units and radiators.
- **Draughts** - How 'air tight' are doors and windows? Cold air coming in from these areas can make a big difference to heating costs.
- **Moisture** - Homes that are damp or have condensation problems are harder to heat.

Future-Proof Building™ is a concept designed to improve the quality of your living environment, whether building, renovating, or just trying to make your home a better place to live. To find out more about making your home Future-Proof go to www.fpb.co.nz

More home inspection tips

From Sarah Symon, Manager Realsure - The House Inspectors

In the last issue of On the Home Front we looked at some things you should check on the outside of a prospective property. In this issue we provide a brief checklist of things to look for **inside** the house. A reputable home inspection company can provide a detailed report on all of these factors. However, you should do at least an initial inspection yourself to see if any of these factors rule out going further with a particular property:

- **Leaks** - Check ceilings and areas around windows in particular for signs of leaking - staining, discolouration or peeling paint.
- **Workmanship** - Check to see whether the home has had a quick flick of paint or whether there is a quality feeling about the property - particularly in any additions. Are the floors of a sturdy quality?
- **Electrical** - Are there any obvious faults with lights or power points? Are there any uncovered wires? What is the wiring type? If an old house, has there been any rewiring work done? If so, when?
- **Plumbing** - Check for any unusual noises or faults. Are there any obvious leaks in the foundations, or any general wet areas? Turn on showers and taps to test the water pressure.
- **Appliances*** - What is the approximate age and condition of appliances like the stove, dishwasher and refrigerator? Do they work? How well?
- **Heating / Ventilation** - Does it work? Is it efficient and suitable for the property? When was it last serviced? Any signs of mould or mildew in particular areas?
- **Roof cavity** - What is the condition of the interior of the roof structure? Are there any holes visible? Any sign of dampness or staining? Is there insulation?

* While ventilation systems will be operated in wet areas, these systems and appliances fall outside the scope of NZS 4306:2005 Property inspections, and Realsure recommend you note brands and models for future reference.

What's happening in the housing market?

Good decisions are based on good information. That's as true in the housing market as anywhere else. If you'd like more detailed information about trends in the housing market, what's happening with home loan interest rates, and our economists' recommendations on borrowing strategies, you can subscribe to our [Property Focus](#).

Property Focus is emailed to subscribers every month. It's designed to give prospective homeowners and investors an independent appraisal of recent developments in the housing market. It provides an overview of economic influences and trends in the housing market, including home loans.

Visit our website to [review past issues](#) or [subscribe](#) to [Property Focus](#).

If there's something you'd like to see covered in **Home Front** or **The Home Buyers Centre**, we'd love to have your feedback. Please [let us know what you think](#).

If at any time you're not interested in receiving future emails, simply click here to [cancel your subscription](#).

[Subscribe](#)
[Manage Subscription](#)
[Unsubscribe](#)
[Our Privacy Policy](#)

This material is provided as a complimentary service of The National Bank of New Zealand (part of ANZ National Bank Limited) ('Bank'). It is prepared based on information and sources the Bank believes to be reliable. Its content is for information only, is subject to change and is not a substitute for commercial judgement or professional advice, which should be sought prior to entering into any transactions. To the extent permitted by law the Bank disclaims liability or responsibility to any person for any direct or indirect loss or damage that may result from any act or omission by any person in relation to the material.

© 2007 The National Bank of New Zealand, part of ANZ National Bank Limited. All Rights Reserved.
