

HOME BUYER'S GUIDE

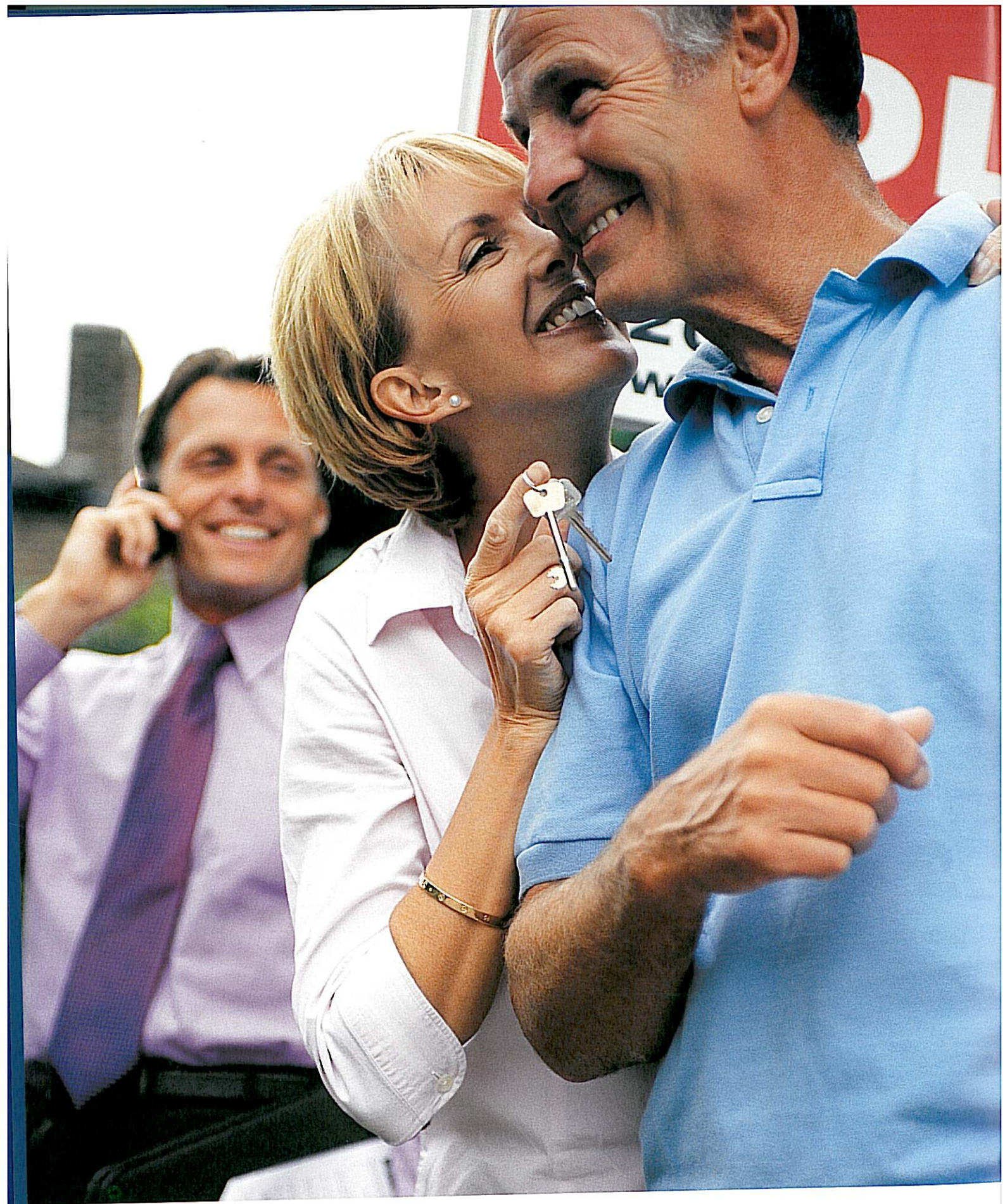
Your step by step guide to buying
the home of your dreams



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FIRST NATIONAL
REAL ESTATE



First Things First

What kind of home do you want?

The first step is to decide what kind of home will suit your tastes and your lifestyle.

Establish family priorities

- Start an all-family member housing priority discussion before beginning to look at your options.

Begin with a realistic family requirements "must list". Include every member of the family in the discussion, especially the children. Anticipate potential change in your family's lifestyle and size, children, grandparents moving in, job changes, and these days, the growing trend towards working from home.
- What location will be convenient for all the family members?
- Home purchases are too often based on the type of house without sufficient thought about schools, shops, or extracurricular activities important to all household members.
- If there is more than one wage earner, think about the convenience and cost of both commuting to work.
- Do you need to make special considerations for books, collections, art, clothes, sports, games, hobbies, and valuables?
- Establish the price range you can afford to consider by completing the **Budget Worksheet** on page 9.
- How long do you expect to live in the home? If it's only for a short time, resale value may be of paramount importance.

Next define individual priorities

- What are the privacy needs of each family member?
- Do some children or family members enjoy sports, hobbies, activities that require allocated space inside or outside the home?
- Anticipate the inevitable, short-term changing needs of your family. Keep in mind that the space needs of children change dramatically as children mature. Privacy and their own space become a priority especially during secondary school years.
- Are your leisure activities based away from or around the home?
- Why consider a house that requires time, money, and effort to maintain if most of your free time is spent away from the home?

What can you afford?

Before you actively begin to look for a home, there's one more very important thing you need to determine - what you can comfortably afford to pay for your new home? The **Budget Worksheet** on page 9 will help you establish what you can afford to pay each month.

A lending institution will apply a qualifying ratio, the percentage of a home buyer's gross income that can prudently be allocated for debt, based on your income or incomes.

Lending institutions use various methods to analyse how much you are able to borrow. These range from a percentage of income, to an uncommitted monthly income, or debt repayment as a ratio of net income.

Most lending institutions have websites that enable you to make a rough calculation of the amount you are able to borrow using their individual criteria. There can be quite a significant difference between lenders so it is worth visiting a number of sites. See www.anz.co.nz, www.westpac.co.nz, www.wizard.co.nz, and www.asb.co.nz for examples of these.

Alternatively a quick visit to an institution will enable you to identify how much you could borrow and what kind of loan may suit your needs best.

Even before you start looking at homes, First National Real Estate can help by assisting you to determine both your priorities and your potential price range.

No matter which lending institution you decide to consider, begin the mortgage dialogue early. You can make the home buying process a lot easier by becoming pre-approved, or at least pre-qualified, before you decide on a particular home.

These terms mean:

Pre-approved: Your mortgage lender has reviewed your formal mortgage application and financial records, completed a satisfactory credit check and approved you for a specific loan amount, subject to an appraisal and possibly a valuation of the home you decide to buy.

Pre-qualified: Your income, employment history and your available down payment qualify you as a potentially approvable mortgagee. You will still be subject to the mortgage lender's approval of a completed application, satisfactory credit check, home appraisal, and registered valuation.

A few basics about home loans

To obtain a home loan you'll need to have the income to meet the loan repayments. Most lenders will lend you the money for a home whether it's a flat, unit, house, or land package. A number of different home loan options are available.

The maximum term available is around 30 years for a home loan.

Generally you have the option of paying your loan on a weekly, fortnightly, or monthly basis depending on what suits your requirements. The more often you can make repayments, the lower the interest cost and the sooner your loan will be repaid.

If you hope to pay off your loan earlier, ensure that your loan allows for additional repayments, increasing the monthly repayment amount, or occasional lump sum repayments that may be made at any time. You should also ensure that you can also pay out the loan in full at any time without incurring penalties.

Some lenders, including First National Financial Services, will allow you to use direct salary crediting to make your loan repayments. This enables you to reduce the amount of interest you pay and repay your loan significantly faster. In addition, some institutions will allow you to re-draw any additional payments you have made to a variable rate loan without fees and via the internet or phone. In effect you can use your home loan as a saving vehicle for future needs.

Fixed rate home loans generally have charges for early repayment.

Repayments are determined by the amount borrowed, term of your loan, and the interest rate.

Most lenders will strongly recommend mortgage protection insurance. With this insurance, your home loan is automatically paid off in the event of death or total and permanent disablement of the loan holder.

Choosing the home loan that's right for you

There are two basic types of home loans available, both offering you a range of repayment options.

Variable rate home loan

The interest rate is described as variable or floating because it may change during the term of the loan depending on economic conditions.

You can usually make your repayments monthly, fortnightly, or weekly.

The maximum term is normally 30 years. Interest is calculated on the daily outstanding balance of your loan and charged to your account monthly, so any additional or increased repayments will benefit you immediately.

This kind of loan will usually enable you to repay your loan faster and consequently save interest charges.

A variable rate loan has significantly more flexibility than a fixed rate loan and is more likely to be able to be altered as your individual circumstances and needs change.

Fixed rate home loan

As the name implies, this home loan has a fixed rate of interest for a set term. Terms can vary from one to five years. After which, the loan can be renegotiated for another fixed rate period or transferred to a floating rate home loan.

Repayments also remain fixed for the negotiated term.

You may be able to choose to repay interest only or principal and interest.

There may be additional costs for early repayment of the loan.

Other types of home loans are also available to suit special requirements. Check with your lending institution or bank for what best suits you.

To estimate likely repayments for differing loan amounts you can use a loan or mortgage calculator available on many financial and real estate websites.

First National has a mortgage calculator on their website: www.firstnational.co.nz

How to apply for a home loan

Call your bank or lending institution and make an appointment to discuss your needs. It is not essential to have a specific property or home in mind. The lender will give you an indication of the amount you'll be able to borrow.

Later, when you have found a home, simply ring to set up an appointment for the normal approval and application process. When you're going to meet with your lender, you can speed up the process by being prepared with all the necessary information.

Remember to bring the following:

1. *Current employment and income records*
Take confirmation of details of your employment and income for the last three years (for example, tax returns, salary or wages slips).
2. *List of assets*
Note down your assets (money on deposit in the bank, cars, investments, real estate, stocks and bonds, collections, and other assets) and their values.



3. *List of liabilities*

Write down what you owe (credit cards, personal or car loans, charge accounts). Credit card numbers can speed up the process.

4. *Your budget*

Use the worksheets included in this book to help both you and your lender determine how much money is available to service the loan.

5. A copy of your signed sale and purchase agreement for the property you wish to purchase if you have already made an offer. If not, you are still able to obtain an "approval in principle" from any lending institution.

6. If self employed you will need complete copies of the past two years financial accounts.

7. Some lenders, including First National Financial Services, are also able to provide home loans to self-employed people who have not yet had finalised financial accounts or have only been self-employed for a short time.

With this information, you can discuss your options and the kind of home loan and repayments that are right for you. Your home loan consultant can then issue you with a pre-approval or pre-qualified certificate which states how much they are prepared to lend you for a home.

With this certificate, you can start house-hunting with confidence. It also serves to put you ahead of the race when other would-be purchasers are interested in the same property as you are.

Purchase worksheet

How much you can afford to pay for a home.

Potential deposit

Savings	\$
Shares (approximate current value)	\$
Other investments	\$
Assets (approximate market value)	\$
Other sources	\$

TOTAL AVAILABLE FOR CONTRIBUTION

\$

Note: Combine savings, shares etc if this is a joint purchase.

The additional costs of buying a house

Valuer's fee	\$
Solicitor's fee	\$
Loan approval fee	\$
Moving costs	\$
New appliances or fittings	\$
Electricity	\$
Gas	\$
Telephone	\$
Other	\$

Lump sums you may have to pay when you move in

Insurance	House	\$
	Contents	\$
	Mortgage protection	\$
	Mortgage insurance	\$
Rates		\$
Other		\$
Urgent maintenance or repairs		\$
Other		\$
Real Estate agent fees (if you are selling a house and buying another)		\$

TOTAL ADDITIONAL COSTS

\$

Note: You can add these costs to the amount you borrow.

Budget worksheet

How much can you afford to pay each month/fortnight.

Your Income

	You (per fortnight/month)	Your partner (per fortnight/month)
Salary/wages (after tax is taken out)	\$	\$
Regular overtime	\$	\$
Part-time employment	\$	\$
Commission	\$	\$
Money from boarders (including family)	\$	\$
Net rent received	\$	\$
Net interest/dividends	\$	\$
Other income (including business income, benefits)	\$	\$

TOTAL A \$

B \$

TOTAL A + B = TOTAL C \$

Transfer this total to C below

Your expenditure

	(per fortnight / month)
Mortgage payments other than this loan	\$
Rent or board (if applicable)	\$
Credit card repayments	\$
Hire purchase repayments	\$
Repayments of other loan(s)	\$
Estimated motor vehicle expenses (fuel, maintenance, registration, insurance, etc)	\$
Life assurance and superannuation payments	\$
School and childcare fees/maintenance	\$
Rates	\$
Medical insurance	\$
House and contents insurance	\$
Other household expenses (estimate amount for gas electricity and water, telephone, maintenance etc)	\$
Food and clothing	\$
Other living expenses (estimate amounts for gifts, travelling, entertainment, holidays, donations, subscriptions etc)	\$
Other expenses – give details	\$

TOTAL D \$

Total fortnightly/monthly income (from above)

TOTAL C \$

Less total fortnightly/monthly expenses (from above)

TOTAL D \$

TOTAL FORTNIGHTLY/MONTHLY UNCOMMITTED INCOME

\$

*You would use this uncommitted income to make your mortgage repayments,
but don't forget to allow yourself a sufficient amount for any unexpected expenses.*

So now you're ready to find your new home

You probably have an image of the type of home you would like, and you may have a list of suburbs you're interested in.

Your First National Real Estate consultant will help you by identifying your needs in relation to your new home and assisting you to find the home that will suit your family and your budget.

There will be many properties on their books and even if they don't immediately have "that special home", they know of properties coming up for sale and will often be able to fit buyer with seller without the home ever appearing in their window.

You'll see photographs with detailed descriptions of features and location. First National also have an internet site www.firstnational.co.nz which has details of many homes for sale. When there's something you want to see, your consultant will arrange a visit.

If you decide you're interested, go back and take a look at a different time of day. With older houses you may want to get a builders report on foundations, structure, etc.

In addition you may wish to get a LIM or land information memorandum. This is available from the local District

Council and will detail all dealings in the property from the District Councils perspective.

Don't forget to take the check list below so you can go back to your notes and make sure it fits your needs. It's easy to get carried away and forget what you decided on.

Your local First National Real Estate office is a member of one of Australasia's largest real estate network. Like all First National Real Estate members, offices are locally owned and operated.

They are a part of the community they live in so they know local values and you'll find them a wealth of knowledge about the localities they serve.

The strength of dealing with a network like First National Real Estate is that your new home can be found no matter where in the world you may want to buy. All offices have links that will enable you to view a potential home on the other side of the city, in another region, or even in another country.

Ask your local First National Real Estate office for assistance or call **0800 CALL US (2255 87)** for connection to your nearest office.

10 Essentials for the home of my dreams

1. Number of bedrooms
2. Number of bathrooms
3. Family room
4. Style of home
5. Locality
6. Size of section
7. Garage/carport
8. Single/double story
- 9.
- 10.



Understanding technical, legal, and building terms

Amortisation period The full term of the loan, in other words the number of years it will take to repay a home loan completely. Maximum amortisation period is usually 30 years.

Appraised value An estimate of the value of the property offered as security for a home loan. This appraisal is for financial lending purposes and may not reflect the actual market value. Not to be confused with a registered valuation.

Assets What you own.

Auction Sale of a property in public to the highest bidder.

Breach of contract Breaking the terms of a contract.

Brick Veneer A system of building in which a structural timber frame is tied to a single brick external wall.

Bridging finance A short-term loan, usually at a higher rate of interest taken out by people who have bought a house while waiting for theirs to be sold, or when a normal mortgage and their savings fall below the asking price.

Building regulations Designed to uphold the standards of public safety, health, and construction, these regulations are in place and have been formulated by government and local councils to control the quality of buildings.

Caveat Is a document any person with a legal interest in a property can lodge with the Registry Office to ensure the property is not sold without their knowledge.

Caveat Emptor Latin for "Let the Buyer Beware". This puts the burden onto the buyer to be satisfied with the property before purchasing.

Certificate of Title Legal proof of ownership of a property, carrying the owner's name and other information.

Chattels There are two types. Real chattels are buildings and fixtures. Personal chattels are clothes, furniture, etc.

Commission Fee payable to real estate agent for selling a property by the person authorising the sale. Usually a percentage of the sale price.

Common property Areas in strata-title properties shared by all owners.

Contract of sale Written agreement setting out the terms and conditions of a property sale.

Conveyancing Legal process of transferring the ownership of a property from one person to another.

Covenant Conditions affecting the use of land or property written into the title.

Deposit Usually 10% of the purchase price of a property placed in trust as evidence of intention to buy. Non-refundable, after a

contract becomes unconditional and it goes towards the purchase price when the sale goes through.

Easement A right held by someone to use land belonging to someone else for a specific purpose. Mains, drains, and water pipes are usually covered by an easement.

Encroachment When a building overhangs someone else's property, or a fence is built over the dividing line between two properties.

Encumbrance An easement, mortgage, or other liability on a property which impedes its use or transfer.

Exclusive Refer to sole agency.

Fittings and Fixtures a) Items like baths or stoves, b) Light and other fittings, and c) Kitchen, linen, storage cupboards or wardrobes.

Flat Interest Rate Is calculated on the original amount of the mortgage for the whole term of the loan.

Freehold An owner's interest in land where the property and the land on which it stands both belong to their owner indefinitely.

General Listing System of selling the property through many agents. The buyer pays only one commission. This goes to the agent who lists the property on an official listing form and is shared between the first agent and the agent who actually finds the buyer.

Interest-only loans Loan on which interest only is paid periodically and the principle paid at the end of the term.

Investment The purchase of an asset, as real estate, with the ultimate goal of producing capital gain on the resale of the asset.

Joint Tenants Joint Tenancy is the equal holding of property by two or more persons. If one person dies, their share passes to the survivor(s).

Lease A document granting possession of a property for a given period without conferring ownership. The lease document specifies the terms and conditions of occupancy, rent payable, etc.

Leasehold The interest in land of a person who owns a lease granted by a freeholder.

Liabilities Your outstanding debts or what you owe.

Maturity date The last day of the term of the home loan agreement. The home loan must then be paid in full or the home loan agreement renewed.

Mortgage Legal agreement on the terms and conditions of a loan for the purpose of buying real estate. (A mortgagee lends money to a mortgagor, the borrower).

Mortgagee One who lends the money for the property.

Mortgagor One who borrows the money to purchase property.

Offer to purchase A formal legal agreement which offers a specified price for a specified property. The offer may be firm (no conditions attached) or conditional (certain conditions apply).

Option to buy Legal agreement giving the buyer the right to purchase property at an agreed time and price on agreed terms.

Party wall Wall separating two adjoining buildings and normally straddling the boundary.

Plans Show the ground plan design, elevation of house, number and size of rooms, kitchen, bathrooms and laundry layout, position of the house on the land.

Principal The actual amount of money that has been borrowed to buy a property.

Private Sale The seller does not engage a real estate agent but acts on his own behalf.

Real Property Land, with or without improvements.

Requisition of Title The process in which the buyer of a property asks for written information about the title to a property from the vendor in addition to that supplied in the contract of sale.

Reserve price Price below which an owner is not prepared to sell at auction.

Right of way Right of access across a property.

Security Property offered as backing for a loan. In the case of a home loan money usually acts as the security.

Semi-detached Two buildings joined by a common wall.

Settlement Completion of sale when balance of contract price is paid to the vendor and the buyer is legally entitled to take possession of the property.

Sole agency One agent or agency has the exclusive rights to sell a property.

Strata title Most commonly used for flats and units, this title gives you ownership of a small piece of a larger property including 'air space'. You have sole right to a particular unit and can lease, sell or legally dispose of your unit as you desire. You also have an undivided share of common land. You also become a member of the body corporate which controls maintenance.

Survey Confirmation of the property boundaries and improvements.

Tenants in common Tenancy in common is the holding of property by two or more persons, either equal shares or unequal shares. If one person dies, the property is dealt with in accordance with the law.

Term The time length of a home loan. Payments made may not fully repay the outstanding principle by the end of the term because the amortisation period is longer. For example, a fixed rate loan might have a five year term, but it will take 20 years to repay the loan completely. When a term expires, the loan is renegotiated.

Title search The process of examining the land title to ensure the vendor has the right to sell and therefore transfer ownership. A title search details the names of the owners and other information about the property such as encumbrances or caveats on the title.

Torrens title System of recording ownership of property, also known as certificate of title. Most common and simplest form of title to property.

Transfer Document registered in the Land Titles Office recording change of ownership of a property.

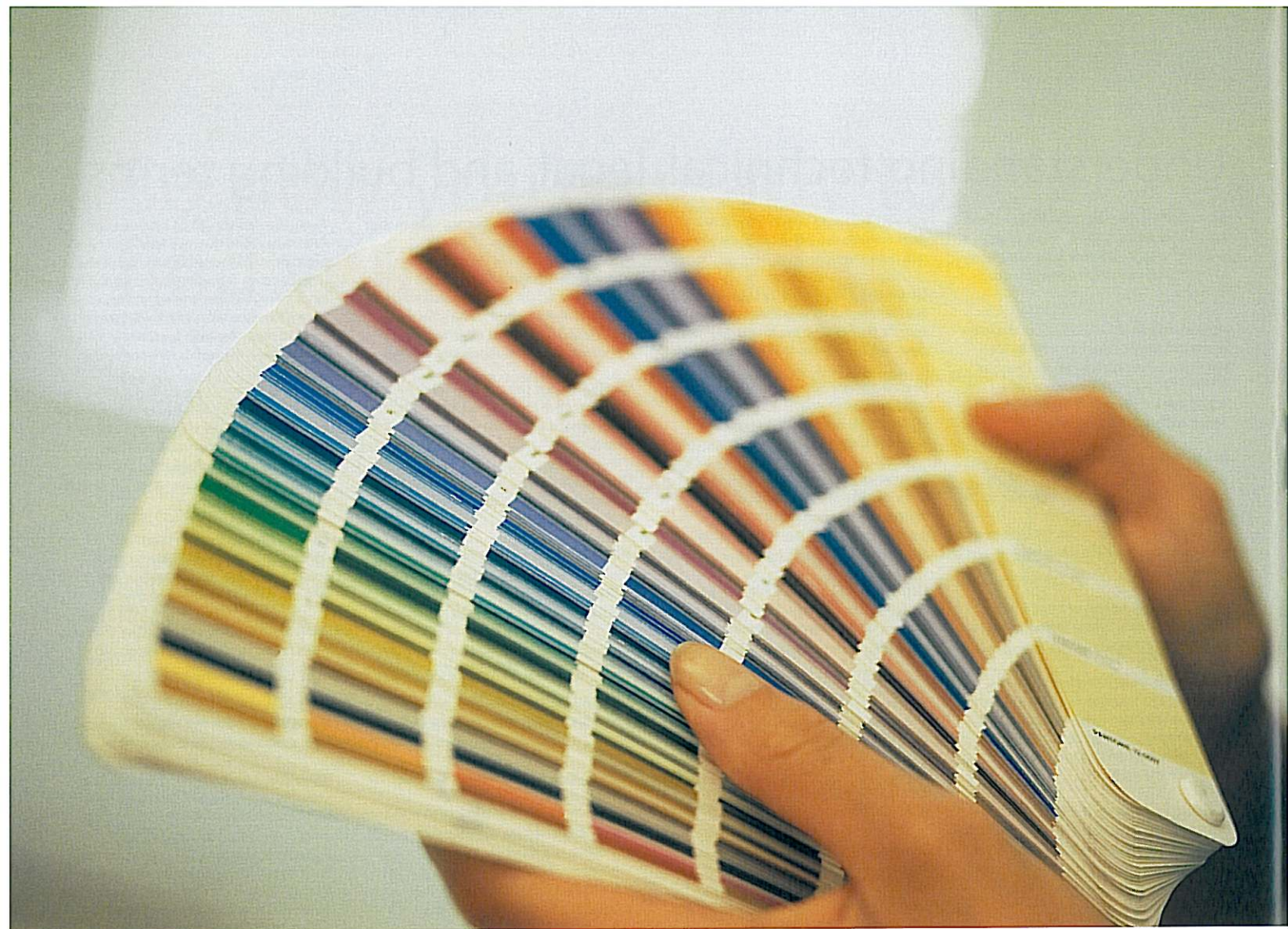
Unencumbered Property free of covenants or other restrictions. Chattels free of any money borrowed on them.

Valuation Assessment of the value of a property given in a written report by a registered valuer.

Variable rate loan A home loan for which the interest rate changes as the money market changes. The payment remains the same, however the amount applied to reduce principal changes according to change in interest rate.

Vendor Person offering a property for sale.

Zoning Control of the use of land exercised by local authorities or the responsible planning authority.



It's the home of your dreams and you can afford it. What do you do now?

There are three ways to buying a home, auction, tender or private treaty.

Offers to purchase may be made in two ways – conditional or unconditional.

An unconditional offer means you are committed to buying the house as listed at the price agreed without any other conditions.

A conditional offer means that you will buy the property only if certain conditions are met. These must be added to the sale and purchase agreement and limited by time. For example, your offer may be conditional on arranging finance. If finance cannot be arranged within a certain period of time, the offer is void.

For your own protection, you should nominate a specific lender as your source of finance. Leaving out a nominated lender or having open-ended finance conditions on your sale and purchase agreement may force you to take up finance at substantially higher rates, perhaps shorter terms, and from a lender you would not normally deal with.

Your offer is accepted.

Once your offer has been accepted, you will be expected to pay the deposit as specified in the sale and purchase agreement.

The vendor will then sign the offer document. At this point, a 'contract' exists which legally binds you and the vendor.

Buying at auction

Auctions may be held either at the property, agent's office, or auction room. You will be given a chance to inspect the property usually at open homes for some weeks before the auction or by arrangement.

Before you attend an auction, contact your lender. It is advisable to let them know that your search has been successful and you have chosen a property you wish to buy at auction.

All things in order, you will have obtained a pre-approval certificate which is an indication of how much money you will be able to borrow. Arranging this form of preliminary financing is very important as it demonstrates your ability to repay a home loan and your sincerity to purchase.

What should you do at an auction?

Prior to the auction, it is advisable you should always have your solicitor to view the terms and conditions of the Particulars and Conditions of sale.

You should seek the following information from the vendor:

- Search of the title documents (which details the names of the owners and other aspects of the property, such as encumbrances and caveats);
- Sewerage plan;
- Full list of the annual out-goings, such as water and council rates;
- Zoning of the property;
- Details of any caveats, encumbrances or easements that apply to the property;
- Details of any other interests that people or organisations may hold in the property. (For instance, road construction authorities may have plans for a new highway or road widening in your street or in the vicinity of the property);
- Details of any builder's guarantees applying to the property;
- Council permits for any renovations, additions or alterations to the property. The Land Information Memorandum will include this information; and
- If the property has a strata title, it is important to check what is common property and obtain a copy of the strata plan and body corporate rules.

It is a good idea to attend an auction or two before bidding yourself.

The most important thing to keep in mind at an auction is your financial limit. Keep a cool head and bid for the property, not just against another bidder. Once you have made a bid, it cannot be withdrawn.

What do you do when your bid is successful?

When your bid is successful, you will be required to pay the deposit (usually 10% of the purchase price) immediately.

There are a number of ways you can have the money ready:

- Cash, which can be very risky;
- Bank cheque; or
- Personal cheque with adequate identification.

Immediately after the bidding, contracts are signed and the deposit is paid.

There are occasions when the bidding does not reach the owner's 'Reserve Price' and the house is not sold. The house is then considered to be 'passed in'. If the house is passed in, the highest bidder usually has first opportunity to purchase at the reserve price.

The deposit monies must, by law be banked into a trust account on the day they are received or by no later than the next business banking day.

Congratulations, you now own the home of your dreams

What happens on settlement day

Settlement takes place at a pre-arranged date. It will be on a day nominated by the seller.

This is typical of what happens:

- The lender authorises payment of the loan money and payment is made to the vendor;
- You or your solicitor authorise the real estate agent to transfer the money held in trust to the vendors solicitors account;
- You pay adjustments or receive reimbursements such as council and water rates that were prepaid by the vendor;
- You receive a signed transfer of the title deed and your solicitor will arrange to register the transfer and the home loan. The title deeds and mortgage will be held by the lender until the term of the home loan is completed; and
- You will then receive notice to collect the keys. Once collected you can move into your new home.

Ready for the move

Moving countdown

Planning and preparing down to the last few details will make your move easier. Following a schedule that organises tasks within a time frame will keep you on track.

8 weeks before the move

- ☐ If you are using a professional mover, get estimates from different moving companies and choose the one that is best suited to your needs. If you are moving yourself, get estimates from truck rental companies. Be sure to reserve in advance.
- ☐ Draw a floor plan of your new house. This will help you decide what furniture stays and what furniture will go.
- ☐ Use up things that can't be moved – such as the food in your freezer and flammable household aerosol cleaning supplies.
- ☐ Contact the local council in your future location and start gathering information about your new home town.

6 weeks before the move

- ☐ Discuss costs, insurance, packing, loading, delivery, and the claims procedure with your mover.
- ☐ Make an inventory of all of your possessions. Determine what can be sold and what can be donated to charity.
- ☐ Get copies of your records from doctors, dentists, lawyers, accountants, etc. Make arrangements to transfer your children's school records.
- ☐ Go to a New Zealand Post Shop and obtain a change of address kit and start filling out the cards. Don't forget about changing the address on magazine subscriptions, catalogues, etc.

4 weeks before the move

- ☐ If you have contracted to have the mover do all the packing for you, arrange to have this completed a day or two before loading the truck.
- ☐ If you need it, arrange for storage.
- ☐ Clean or repair any furniture, curtains, or carpets that need it.
- ☐ Hold a garage sale. Use the extra cash to spend a little on your new place.
- ☐ If you are moving yourself, work out how many boxes you'll need.

3 weeks before the move

- ☐ Assemble packing materials
- ☐ Hand truck or dolly
- ☐ Packing tape
- ☐ Bubble wrap, newspaper or foam chips
- ☐ Nylon packing string and rope
- ☐ Scissors and/or utility knife

- ☐ Large self-stick labels
- ☐ Felt-tip markers
- ☐ Boxes, boxes, boxes
- ☐ Begin packing items that you won't need. Don't pack too much weight in an unreinforced box.
- ☐ Arrange to cancel utilities (electricity, water, telephone) and services at your old home and have them installed at your new home.
- ☐ Get car license, registration, and insurance in order as necessary.

2 weeks before the move

- ☐ Arrange to transfer all of your bank accounts to new branch locations.
- ☐ Make any special arrangements to move pets, such as purchasing airline reservations and travelling containers. Consult your veterinarian about how to make moving easier for your pet.
- ☐ Inform phone company of your move and make arrangements for new telephone service.
- ☐ Have your car checked and serviced for the trip.
- ☐ Cancel any direct deposit or automatic payment arrangements on bank accounts you are closing.
- ☐ Cancel delivery services (milk, newspaper, etc).

1 week before the move

- ☐ Transfer all medical prescriptions to a pharmacy in your location.
- ☐ If you will need a babysitter, arrange for moving day service.
- ☐ Return library books and videotapes.

2 or 3 days before the move

- ☐ Defrost your refrigerator and freezer.
- ☐ Have the movers pack your shipment.
- ☐ Arrange to have cash, a certified cheque, or money order ready to pay the driver on delivery day.
- ☐ Set aside valuables and legal documents to go with you, not on the van.
- ☐ Pack clothing and toiletries to go with you; take a day or two's extra clothes in case of delay.
- ☐ Pack your first-day handy items box (see 'Delivery Day') to go with you.

Moving Day

- ☐ Do-it-yourself movers should pick up the truck early.
- ☐ Make a list of every item and box loaded onto the truck.

- ☐ Let the mover know where you can be reached.
- ☐ Before you sign your agreement with the mover, read the conditions. Keep the agreement in a safe place until your goods are delivered, charges are paid, and any claims are settled.
- ☐ Check your old house to make sure you've turned off water, appliances etc.
- ☐ Inspect basement, attic, and garage.
- ☐ Lock up all doors and windows
- ☐ Be on hand to answer questions and give directions to the mover.

Delivery Day

Assemble first-day handy items:

- ☐ Scissors;
- ☐ Utility knife;
- ☐ Coffee cups;
- ☐ Electric jug;
- ☐ Paper plates;
- ☐ Toilet paper;
- ☐ Instant coffee, tea, soft drinks;
- ☐ Soap;
- ☐ Pencils and paper;
- ☐ Local phone book;
- ☐ Masking tape;
- ☐ Bath towels;
- ☐ Trash bags;
- ☐ Toiletries kit;
- ☐ Check off all boxes and items as they come off the truck;
- ☐ Make sure the utilities are hooked up;
- ☐ Unpack kids' toys;
- ☐ Be on hand to answer questions, pay the driver, give directions, and examine your goods.

Things to do

Here's a final check list of contracts to be made:

- ☐ Financial/Legal (notify in writing)
- ☐ Bank (inc. bankcard and children's accounts)
- ☐ Building society (loan and savings accounts)
- ☐ Credit union
- ☐ Age/invalid pensions
- ☐ Public library
- ☐ Life assurance companies (quote policy no.)
- ☐ Home insurance company (quote policy no.)
- ☐ Contents Insurance (quote policy no.)
- ☐ Car insurance company (quote policy no.)
- ☐ Any other insurance (medical, boat, income protection etc).
- ☐ Hire purchase companies
- ☐ Credit cards (Masters Card, Visa, store

- accounts, Farmers)
- ☐ Car registration
- ☐ Driver's license
- ☐ Electoral Office (address in telephone directory under Government section)
- ☐ Local police (if you have any driving summonses, etc. pending, or if you are to be a witness in a case, etc.)
- ☐ Shares and investments, Government Bonds, etc.

Personal/Social

- ☐ Employers.
- ☐ Schools - kindergarten, primary, secondary.
- ☐ Part time, evening and correspondence courses.
- ☐ Doctor.
- ☐ Dentist.
- ☐ Hospital (if you are an outpatient, etc.).
- ☐ Baby health centre.
- ☐ Health fund.
- ☐ Social clubs.
- ☐ Sports clubs (whether a player or a member).
- ☐ Children's activities
- ☐ Neighbours.
- ☐ Relations.
- ☐ Friends.
- ☐ Other.

Housekeeping

- ☐ Newsagent (with date last paper required)
- ☐ Electricity department
 - "off" at old address
 - "on" at new address
- ☐ Gas company
 - "off" at old address
 - "on" at new address
- ☐ Telephone
 - "off" at old address
 - "on" at new address
- ☐ New Zealand Post (pay a fee for redirected mail)
- ☐ Magazine subscription (anything received by mail) – save wrappers with reference numbers.

Here's a good idea!

Make up a "Moving Notice" and photocopy enough for your requirements. It will save time writing letters. Here's a sample:

WE ARE MOVING!!

John & Mary Brown
Are leaving:
1 Smith Street,
SMITHTOWN

And will be at:
10 Brown Street
BROWNSVILLE

From 1st November
New Telephone:
(00) 000 0000

Kids and moving

Moving to a new home can be one of the biggest changes that a family can face especially for young children so it is important to take them into consideration. With proper and sensitive planning these changes can be put into a positive framework.

The following are a few points to take into consideration.

- Prepare your children for the move by giving them lots of information about the reasons for moving and letting them know what they can expect in their new home.
- Invite children to talk about their feelings with you.
- Listen to what they have to say and assure them that you understand.
- Avoid being over optimistic and insisting everything will be wonderful. Even if the new home is fantastic it may still take time for them to adjust.
- Try not to take it personally if your child is having trouble adjusting to the move and blames you for causing it. Try to explain that sometimes big decisions need to be made and some cannot be avoided. Provide emotional support and understanding.
- Share the feelings that you may have had during your childhood.
- Don't forget to share your feelings with someone, adults sometimes need support as well.
- Focus on the positive aspects of your new home, neighbourhood and community.

Young children

- Minimise changes to the child's routine and avoid any other new experiences such as toilet training, new foods, a new pet etc until such time as they have settled in.
- Prepare for the move by using fantasy play with your child to act out the moving process with toys and stories.
- Don't be surprised if you experience regressive behaviour such as thumb sucking, sleep disturbances or bed wetting before and after the move.

- Involve your young child in the move by encouraging them to pack at least one box of their own things.
- Personalise your child's boxes by providing labels, stickers, rubber stamps or coloured pens to mark the boxes. Perhaps your child can create their own labels.
- Create a story book of the move by taking photographs at various stages of the move.
- Keep in mind that young children live in the present. Don't be surprised if moving in the weeks ahead has little meaning to them.

Older children

- Help your children say goodbye to friends by encouraging them to have a party or an informal get together. Make a scrap book as a keep safe.
- Give them specific jobs to help with the move and let them know that their assistance is essential.
- Gather information from contacts regarding information about the new community. Your local First National Real Estate consultant can assist.
- Make contact with clubs or sports organisations that your family would be interested in. Highlight any excellent facilities that they may not have had in their old neighbourhood.
- Contact the new schools for information on their activities and programs.
- Some people tend to have the children looked after while they are packing and organising but this is not necessarily a good idea. It may help involving them completely in the activities of the move.
- Above all try to keep life as normal as possible, concentrate on the positive but ensure you understand their feelings.
- Remember, your local First National Real Estate consultant is part of the community you're moving into and can assist in providing information and contacts for settling into your new area. Just ask.