



Welcome.

Hi, my name is Eugene Lowrie and I lead the team at Horizon Homes.

Horizon Homes is a specialist kitset home business supplying our customers affordable, appealing and sustainable kitset homes to deliver you more home...for less. Our vision at Horizon Homes is simply...

"To make affordable, sustainable homes accessible to all"

I am sure this guide will answer any questions you may have about the benefits of purchasing a kitset home and how simple and satisfying the process of building your own home can be.

Please do not hesitate to call our tollfree customer helpline on 0800 66 38 52 with any questions you may have. Your business is greatly appreciated and we look forward to being of service to you.



Thank You,



A handwritten signature in black ink, which appears to be 'Eugene Lowrie'.

Eugene Lowrie
Horizon Homes

Horizon Homes Who We Are

“At Horizon Homes, we believe affordable sustainable homes should be accessible to all. We specialise in supplying kitset homes because we believe it delivers the most value to our customers to create the home of their dreams.”

Horizon Homes Why We Are Different

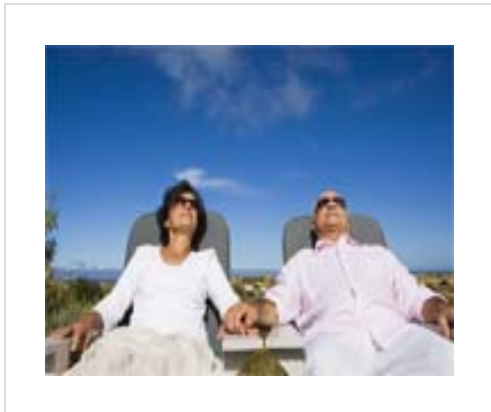
“We offer true flexibility to our customers. You decide how much or how little input you have in your building project. You can start with one of our standard plans or bring us your own ideas so we can tailor a plan to suit your specific needs. Our GreenSmart® Build Green Build Smart program offers our customers simple, practical advice at the start of their building project so they can build a smarter, more efficient home. These simple measures can often save thousands of dollars in operating costs over the life of their home”



“It’s the moment a new client realises how easy it is to design and order a kitset home”

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“They had dreamed of a bach they could escape to for several years, bought the land and then, finally, found a kitset home they liked. Not do-it-yourselfers, they

employed a builder they knew and trusted to build the kitset bach for them; it took less than three months”

"We're completely over the moon with the house - its quality, the support available, the whole process. We also feel a real sense of accomplishment and pride.”

Kitset Home Building Process – A Quick Summary

OK, so you've found a section and know your budget – What next? Here is a quick summary of the kitset home building process broken into SIX easy to follow stages. More detailed information can be found in the following pages.

Stage 1. Obtain a LIM report and Contour Survey

We highly recommend you begin by visiting your local building consent authority (BCA) to obtain a land information memorandum (LIM) report. A LIM report will have important information regarding your property such as the relevant zoning requirements (height & site coverage restrictions), protected trees, stormwater and drainage details, and any known land issues e.g. flooding or subsidence.

If no survey plans are available and the site is not flat will need to obtain a contour survey from a licensed surveyor. Your survey will indicate the shape, width of frontage, depth, slope or fall of the site and any existing dwellings, trees and site services including stormwater/water/waste etc. If you have a steep or unstable site a geotech (soils) report may also be required to identify any soil or site stability issues which may affect the foundation design – check with your local BCA.

Stage 2. Select a Kitset Home

Select one of our standard plans or use our plan modification service (additional design fees apply). As a general guide, your total building costs including labour and all materials will be approximately \$1000-\$1500 per square metre depending on your level of input building the home. Our Cost-To-Build™ service breaks down the costs to assist you with your budget planning and provides a useful guide for building quotes.

Note: Pricing for kitset materials will be confirmed immediately for *standard plans*. Kitset materials for *modified plans* can be estimated at this stage but will be accurately costed following completion of your modified plans.

Stage 3. Pay Deposit

Pay deposit (\$1500 for standard plans, additional as quoted for modified plans) and we will mail THREE copies of your selected house plans plus material specifications, stage ONE (Exterior) and Stage TWO (Interior) order forms.

Stage 4. Your Builder

Now you can take your house plans and specifications to your selected builder/s to provide a detailed quote to construct your home. Your contracted price should include:

- Obtaining a building consent
- Builders Liability Insurance and Builders Guarantee (Homefirst or MasterBuild guarantee)
- All additional materials (Other than kitset materials supplied as Stage ONE and TWO deliveries)
- All building work
- Managing the building project, including subcontractors and their prices
- Liaison with Horizon Homes architect/designer as required
- Arranging inspections and obtaining a Code of Compliance Certificate at completion

Stage 5. Building Consent

You, or your builder will apply for a building consent. The application will require the houseplans (working drawings) provided by Horizon Homes plus a site plan, drainage plan showing utility services and any other documents required by your local Building Consent Authority (called BCA and usually your local council).

TIP: Your chosen builder can do this on your behalf, and they've probably put a few applications in before which will mean they will know exactly what's required and how best to obtain it. Your local council (BCA) can provide good advice and detailed checklists on the information required for a building consent. The BCA has 20 days to complete the application but typically allow 4-6 weeks for your consent to be processed.

Stage 6. Construction Process

Once your building consent is approved you can order Stage ONE (Exterior) materials – minimum of 20 working days required before delivery. This allows you or your builder time to organise subtrades, site excavations and foundations to be constructed.

After Stage ONE materials have been delivered and the house is closed in and weathertight you can order Stage TWO (Interior) materials – minimum of 20 working days required before delivery.

Builder completes construction and obtains Code of Compliance Certificate!

We hope this gives you a quick summary of the kitset home building process. Now, please read on for more detailed information on the kitset home building process.

Step 1. Why Purchase a Kitset Building?

There are many benefits in building a kitset home from Horizon Homes. Some of these benefits include:

- Kitset homes are *simply more affordable* than design and build homes and allow more flexibility and personal input into the building process.
- *Save thousands* on building costs by helping to build and decorate your own home in your own time. The more you do the more you SAVE! Energy efficient features also save you thousands in running costs over the life of your home.
- *Purchase options* to suit your budget and timeframe;
 1. Shell or Lock up only - Houseplans & Stage One (Exterior) materials
 2. Full kitset - Houseplans, Stage One (Exterior) and Stage Two (Interior) materials
 3. Full build – selected regions only
- *Easily constructed* using pre-cut and pre-nailed framing, pre-hung doors, pre-designed flat pack kitchens and staged deliveries to accommodate your building program
- *A range of designs*; including homes, garages and carports.
- Select your *own builder* you know and trust
- *Be creative* by modifying our existing plans to suit your specific needs
- *Energy efficient* designs and materials saves thousands in operating costs (refer Step. 7 Energy Efficiency)
- *Weathertight design features* means peace of mind protection
- *Communication and support* from our designer and sales team
- Most importantly, the *personal satisfaction* of building your own home

Step 2. Figure out how much you can afford

For most people, borrowing against the final value of the finished house, is the usual way of financing a building project. So, the first thing you should do is contact your bank or mortgage broker for advice.

Information Required

Your bank or mortgage broker will likely require the following information to assess how much they will lend to you:

- Details of the building project including;
 - Site details (Certificate of Title, Sale and Purchase agreement if applicable)
 - Kitset houseplans
 - Building estimates or quotes covering the cost of the kitset materials
PLUS all finishing items to achieve a Code Compliance Certificate (labour, foundations, service connections, additional materials etc)
- Your financial situation; Deposit amount, proof of income, expenses, last six months bank statements
- A registered valuation covering the value of the land and completed building work

Preparing Your Budget

When planning your budget, use the experience of your builder to steer you in the right direction. Use the 'Preparing Your Budget' worksheet attached as a way to keep track of your Budget. Avoid unnecessary changes to designs and materials once quoted if you can – changes can be very costly.

Rule of thumb: Costing for materials and building work is around \$1000-1500 per square metre or \$1500-2000 for higher specifications and finishes. It is also best to allow for at least 10% for contingencies

Preparing Your Budget

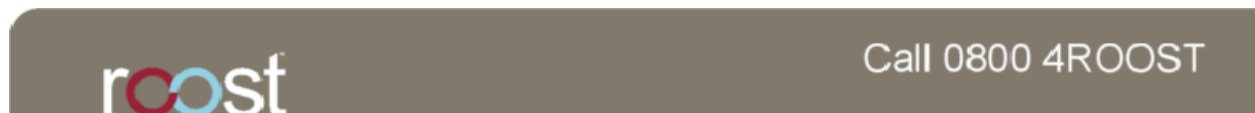
Description	Budget	Actual
HOUSEPLANS (Your Horizon Homes Deposit)	\$1500	\$1500
Site Plan/Drainage Plan		
Building Consent		
Insurance Cover/ Homefirst or Masterbuilders Guarantee		
Site Preparation and Excavation (Incl. Retaining walls)		
Service Connections (Water/Waste/Power)		
House Foundation <input type="checkbox"/> Timber or <input type="checkbox"/> Concrete Slab		
STAGE ONE KITSET MATERIALS including:		
<ul style="list-style-type: none"> • Precut Framing • Roofing • Spouting • Exterior Cladding • Windows 		
Electrical wiring (behind the wall)		
Plumbing connections (behind the wall)		
STAGE TWO KITSET MATERIALS including:		
<ul style="list-style-type: none"> • Pink Batts® Insulation • GIB® Lining • Prehung Doors • Kitchen and Appliances • Bathroom & Laundry fixtures/fittings 		
Tiling to floors and walls (if applicable)		
Electrical fittings and installation:		
<ul style="list-style-type: none"> • light fittings, powerpoints, phone jacks • aerials, home security, home automation • heating/cooling 		
Final plumbing work (HWC/laundry/tapware fittings etc)		
Paint the house		
Floor coverings		
Landscaping work (Decks, Driveways, Paving etc)		
Rubbish removal		
Labour Costs (Builder, Plumber, Electrician, Installers)		
Miscellaneous fixtures and fittings		
Contingencies allowance		
TOTAL		
	Indicates items supplied by Horizon Homes (balance supplied by owner/builder)	

Horizon Homes are proud to recommend **ROOST®** to find the best finance option for you, and remember...



Miranda Caird,
Director and Founder of ROOST

- **Trusted** - **ROOST®** are New Zealand's highly trusted independent home loan specialists.
- **It's FREE!** – **ROOST®** offers a free service. Let their friendly, expert consultants do the work for you.
- **Competitive rates** – Because **ROOST®** is independent of the major lending institutions you can be assured they'll present the best deal for you with no strings attached.
- **Mortgage Calculator** – [Click here](#) to view repayment options.
- **Contact ROOST®**
 - Call Direct on 0800 **4ROOST**
 - [Email ROOST®](#)
- Complete the online application form [Click here](#).



“Great service, our broker was great, treated us with respect and was always there when we needed a question answered”

“Our broker provided several mortgage options for us to choose from. All were better than the bank we had been loyal to for over 25 years”

Step 3. Selecting a Kitset Home

Selecting your kitset home will largely depend on your budget but also your personal preferences in design and whether it will be your primary residence, holiday home, guest accommodation, an investment property or an addition to an existing dwelling.

Once the purpose of the building is established you can proceed to analyse and tick your needs and wants using the worksheet below. Once completed this will help steer your decision on the kitset home that best meets your essential requirements (needs) and as many of the optional features (wants) your budget will allow.

Needs and Wants Worksheet		
Features	Need	Want
Number of bedrooms		
• 1		
• 2		
• 3		
• 4+		
Area of home (square metres)		
• 50-100		
• 100-150		
• 150-200		
• 200+		
Ensuite		
Home office		
Increased Insulation		
List your other criteria below:		

Step 4. Selecting a Site

Many builders and real estate agents are good sources of information about land available in local areas, and they can help you evaluate whether a site is suitable for a specific kitset home you have selected.

The first step is to establish your needs and wants. Make a list of all the features that would exist in your ideal building site and categorise each feature as a need (must have) or want (nice to have). From this list, you can establish the key criteria when searching for a suitable building site.

Needs and Wants Worksheet		
Features	Need	Want
Location		
<ul style="list-style-type: none"> Natural features; Views, Aspect, Sunlight 		
<ul style="list-style-type: none"> Near parks, playgrounds, beaches 		
<ul style="list-style-type: none"> Privacy 		
<ul style="list-style-type: none"> Work Proximity 		
<ul style="list-style-type: none"> Neighbourhood, community services 		
<ul style="list-style-type: none"> Schooling 		
<ul style="list-style-type: none"> Shopping 		
<ul style="list-style-type: none"> Public transport/Easy access 		
Minimum Lot Size:		
Services/Utilities in place		
<ul style="list-style-type: none"> Water/Electricity/Gas/Waste 		
List your other criteria below:		

TIP: Your site should also have all weather heavy vehicle access. Consider how large delivery trucks, concrete trucks and other heavy construction equipment will gain access to the site.

Important Property Information

A check with the local council will identify important information about your property including the relevant zoning which determines such things as maximum building height, site boundary to building requirements, allowable site coverage for any buildings on the site, minimum lot sizes for subdivision purposes (if applicable) and whether the site is subject to any known land issues such as flooding or subsidence.

Also check the Certificate of Title for any easements applying to the site. Essentially, an easement is a legal right for another property owner (usually an adjoining property) to use the property for a stated purpose e.g. a right of way (such as a shared driveway), a right to lay pipes for water or sewage or a right of access to light and air.

TIP: You can obtain important information regarding your property by:

(1) Requesting a Land Information Memorandum (LIM report) and Project Information Memorandum (PIM report) from your local council;

(2) Talk to your builder or council planning officer (to confirm the relevant wind and corrosion zones for your property).

(2) Checking the local council's District Plan which will determine the relevant zoning for the property; and

(3) The Certificate of Title which will list any easements applying to your property.

Step 5. Selecting a Builder

This is the critical stage of the whole process – finding a builder you can trust and feel comfortable with is very important. Your builder will work closely with you on the building project and will be there every step of the way to guide you through the construction process.

To find a trade qualified builder in your area, visit our website www.horizonhomes.co.nz for a list of Certified Builders, Master Builders and/or Licensed Building Practitioners in your local area. Alternatively [email us](#) or call us tollfree on 0800 66 38 52 for assistance.

Builders Checklist

- Brief your builder well – make sure they understand all aspects of the job required and what your expectations are.
- Check the builder's work by visiting current or previous jobs.
- Check to see if they are part of the Certified Builders or Master Builders associations or a Licensed Building Practitioner. Many trade qualified builders are not members of either association but may have tremendous references - so be open minded.
- We highly recommend you obtain a minimum five year Homefirst Guarantee or MasterBuild Guarantee for all building work undertaken.
- Builders, especially good ones, will be booked well in advance, so ensure you book them early.
- Word of mouth is often a good place to start looking for a builder.

TIP: Don't just go for the cheapest quote - check each quote covers exactly what you require. Choose more than one to tender for the job – this way you can see if the costs being presented are fair and realistic.

TIP: Your builder should be able to recommend sub contractors they have worked with previously to complete the foundations, electrical, plumbing, site surveys and any other work or services required.

Building Contracts

Unless you are very confident in your project management and building skills we recommend you obtain a contract from your chosen builder covering the following elements. This way you have one person to go to at all times.

Your contracted price should include:

- Obtaining a building consent
- Builders Insurance and Guarantee
- All additional materials (Other than kitset materials supplied as Stage ONE and TWO deliveries)
- All building work
- Managing the building project, including subcontractors and their prices
- Liaison with Horizon Homes architect/designer as required
- Arranging inspections
- Obtaining a Code of Compliance Certificate at completion

Alternatively, a labour-only contract means the builder is only responsible for actual building work – you manage the rest of the process. This means you become responsible for the whole project, including obtaining consents, supervising the building work, organising additional materials and sub-contractors and Health and Safety for the building site.



“My builder was referred to me through mutual friends. He explained the building process in simple language and kept me well informed. I’d happily build again”

Step 6. Building Process

Your Building Consent

You must obtain a building consent before carrying out most building work.

TIP: Your chosen builder can do this on your behalf, and they've probably put a few applications in before which will mean they will know exactly what's required and how best to obtain it.

A building consent is issued by a Building Consent Authority (BCA), usually the local council (also called a territorial authority). It is a written authority to carry out building work that it considers will comply with the Building Code provided it is completed in accordance with the plans and specifications submitted with the building consent application.

Your application for a building consent:

- must be on the prescribed application form and be completed in full,
- must be accompanied by the prescribed application fee,
- must be accompanied by plans, specifications and other information required by the BCA (Council).

TIP: There are checksheets and guidance documents available from your local BCA (Council) office to help you prepare applications.

Note: The BCA has 20 days to complete the application BUT this will be extended by 20 days should the application be incomplete or additional information is requested.

When can you start work?

You can commence work immediately upon receipt of your consent (so long as any other approvals and consents required have been obtained e.g. resource consents for a subdivision etc).

Note: A building consent will lapse and become invalid if the authorised building work is not commenced within twelve calendar months from the date of consent issue. Building projects must be completed within two years of the granting of the building consent.

Inspections

Your building consent documentation will list the stages at which you need to call for building inspections. It is very important that all building inspections are called for. If inspections are missed the BCA may not be able to issue a Code Compliance Certificate (CCC) when it is completed. If in doubt ask your local BCA.



“There’s a great feeling of satisfaction with a kitset home – much more than a design and build company which keeps you out of the building process.”

“By helping to build our own home, we know it will be done with pride and integrity.”

The Construction Process

We start from the ground up – because that’s how building work normally progresses. You don’t need to fully supervise each step but it is useful to monitor progress. The usual order of construction is:

1. Correct set out of the building on the site
 2. Excavate the building site
 3. Complete utility services to building site (Water/Waste/Power)
 4. Complete the foundations - concrete slab or timber subfloor and flooring
 5. Erect the precut-prenailed wall and roof framing
 6. Put the roof on
 7. Wrap the house
 8. Install the windows and exterior doors
 9. Install cavity battens
 10. Put on the exterior cladding
- Stage ONE (Exterior) kitset materials**
11. Organise plumbing and wiring (behind the wall)
 12. Fit Pink® Batts® insulation
 13. Install pre-hung interior doors
 14. Install GIB® interior lining and mouldings
 15. Install kitchen, bathroom and plumbing fixtures
- Stage TWO (Interior) kitset materials**
16. Paint the house
 17. Tile floors and walls (if required)
 18. Carry out final plumbing and electrical work
 19. Lay the floor coverings
 20. Complete any finishing work

Code of Compliance Certificate

A Code of Compliance Certificate (CCC) is issued when a building project is finished, building inspections completed and the BCA is satisfied on reasonable grounds that the building work complies with the terms of the building consent issued.

Step 7. GreenSmart® Build Green...Build Smart



Do you want a home that is affordable, warmer, healthier, cheaper to run and kinder to the environment and future generations? Great, you're in the right place...

1. Use the Sun for Natural Light and Heating.

Good passive solar design, uses increased glazing on the north facing side of your home to allow natural sunlight to heat and light those rooms that are used most often during the day, such as the kitchen in the mornings (NE side) and main living areas (N side). Using passive solar heating and lighting will significantly reduce your home heating and lighting needs.

2. Insulate More than the Minimum Required.

Better insulation is perhaps the single biggest thing you can do to create a more comfortable home which requires less heating and cooling. An extra few hundred dollars at the start can save thousands of dollars over the life of your home, not to mention less condensation and moisture damage. Better insulation means lower power bills and better health and comfort for you and your family. Increase insulation in the ceiling first where much of your homes heat can escape, then the walls and floor (minimum of 50mm polystyrene sheets in concrete foundations). Use double glazing as a minimum and if your budget allows; low-e and/or argon gas between window panes and/or wood, PVC, composite or thermally broken aluminium window frames.

3. Use CA Rated Downlights.

Use CA (closed abutted) rated downlights which do not require the standard 200mm clearance from ceiling insulation.

4. Efficient Home Heating Systems – About 34% of Home Energy Use!

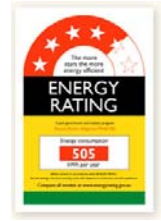
Installing an efficient home heating system is money well spent. Passive solar design (see above), heat pumps and modern wood and pellet burners have excellent heating efficiency. Electric heaters, Condensing gas, electric hot water radiators and electric underfloor cables have above average heating efficiency (source: BRANZ level website www.level.org.nz).

5. Efficient Hot Water Systems – About 29% of Home Energy Use

Consider an efficient hot water system such as a heat pump hot water cylinder or solar hot water system. They will cost more upfront but will cost less than half the running costs of an electric hot water cylinder. Locate cylinders as close as possible to the kitchen and bathrooms to reduce the need for pipework and heat loss. Set to 60° to deliver hot water at 55°C - for safety, as well as energy savings. Insulate your hot water pipes where possible to minimise heat loss. \$1000 government subsidies may also apply for using specified heat pump and solar systems - visit www.energywise.govt.nz for details.

6. Use Energy Efficient Appliances – About 29% of Home Energy Use.

Use Energy rating labels when comparing new appliances. The labels display energy use (usually kilowatt hours per year) and star ratings. Each star represents an extra 10% or more savings in running costs. You can also look for ENERGYSTAR® labels which are only awarded to the most energy efficient appliances in each class.



7. Use Energy Efficient Lighting – About 8% of Home Energy Use.

Consider compact fluorescent lights (CFL's) which use up to 80% less energy than standard incandescent bulbs. Alternatively, consider halogen, fluorescent tubes or super efficient LED lighting.

8. Conserve Water.

Use low flow shower heads and taps (9 litres or less per minute) and dual flush water efficient toilets (6/3 litres or less). Visit www.waterrating.gov.au to search for water efficient plumbing fixtures and appliances. Did you know front-loading clothes washers use much less water, electricity and laundry detergent than top-loaders? Use a rainwater tank to store water for the garden and/or use in the laundry and toilet. Consider a greywater system which processes waste water from the laundry, shower, bath and vanities for re-use flushing toilets and/or for subsurface garden irrigation.

9. Choose Environmentally Preferable Materials



Use only wood from renewable resources, preferably NZ plantation grown timber or timber managed by the Forest Stewardship Council (FSC) or a similar recognised certification. This includes decking and outdoor furniture materials. Use non-toxic materials as much as possible with zero or low volatile organic compounds such as formaldehyde, PVC and solvents. Use sustainable building products which are sourced, produced, used and disposed of in an environmentally and socially responsible way – refer to recognised environmental product labelling if available. Use products which can be recycled or have recycled content. Remember, few products will meet every criteria so try to be flexible.

10. Landscaping, Composting and Edible Gardens.

Use native and drought tolerant plants if possible to reduce watering. If required, plant trees to reduce windflow or for shading, especially the east and west-facing windows. Plant edible landscaping herbs, fruit trees and vegetables for people as well as wildlife. By composting your organic waste you can not only reduce your landfill waste but also nourish your garden. Many councils now offer tips on composting and worm farms to encourage this.

Step 8. Enjoy Your New Home!

Congratulations! To build a home of your own is a tremendous achievement and one you will cherish for life. Horizon Homes would love to help you on that journey so please take the time today to call our friendly team.

Call us tollfree on 0800 66 38 52,

email us: info@horizonhomes.co.nz

or visit our website www.horizonhomes.co.nz to see our full range of kitset homes, services and helpful resources.

Thank You.

Useful websites to visit for more information:

Builders

Certified Builders Association of NZ Inc (CBANZ) www.cbanz.co.nz

Registered Master Builders Federation Inc (RMBF) www.masterbuilder.org.nz

Building Information

Consumerbuild www.consumerbuild.co.nz

Building Guide www.buildingguide.co.nz

Department of Building and Housing www.dbh.govt.nz

Energy Efficiency & Sustainability

Smarter Homes www.smarterhomes.org.nz

Energy Efficiency and Conservation Authority (EECA) www.eeca.govt.nz

Energywise www.energywise.govt.nz

Sustainability www.sustainability.govt.nz