

4

Which Home is **Right for You?**

Freestanding houses

Terrace houses and duplexes

Apartments

Home units

Empty sections

Old or new?



Buying a home is all about lifestyle. It is something that reflects our personality and status and a place where we can feel, literally, at home.

The type of property you choose is an important complement to your lifestyle – are you a party animal or a workaholic who doesn't have the time or inclination to renovate or maintain – maybe an apartment is for you? Are you a homebody planning on a big family and lots of at-home entertaining – then a large house in the suburbs might be more your style.

Beware inertia though. If you have been brought up in a character home in the suburbs then that is probably the type of home that you will gravitate towards, but that's like always buying the same bottle of wine because you know you like it. Open your eyes to all of the options available to you, old and new. Experience a variety of housing styles by visiting various open homes and get a feel for the ambience that each creates. You might just surprise yourself and find that Zen minimalist chic is just what your life has been missing.

Whatever type of home you feel best suits your lifestyle now, try to also consider how suitable it is likely to be during the next few years as your circumstances change. And, as ever, keep in mind the fact that at some point in the future you will want to sell the place. Those turrets and that faux drawbridge might appeal to your sense of history and romance but they may severely limit your list of potential buyers when it comes time to sell.

“Open your eyes to all of the options. You might just surprise yourself and find that Zen minimalist chic is just what your life has been missing.”

Most importantly, if you are planning to change your living environment, say from a large home in the suburbs to an apartment in town, or from a townhouse in the inner suburbs to a lifestyle block in the country, do your homework about what life will really be like and whether it will suit you in the long term. It is essential that you talk to people like yourself who have already made the move to get the lowdown on the reality of country or urban living in order to avoid making a serious mistake.

One of the first things to consider is whether you will look for:

- A freestanding house
- A terrace house or duplex
- An apartment
- A home unit
- An empty section

Each has its own pros and cons. Usually, your choice between these types of property will be based on what you're used to, how much space you want or need, what style of home you prefer, your desired location and, of course, your budget.

Freestanding houses

Freestanding houses are the norm. Other types of housing are relatively new to New Zealand, especially for families, so most of us grew up in freestanding houses (ie, houses completely detached from other residences). So, not surprisingly, that's usually what we envisage buying for ourselves.

They're an attractive proposition for many of us because:

- They usually offer more outdoor and indoor space than other forms of housing.
- You have more freedom to make changes (and hopefully enhance the property's value), because the changes don't affect anyone else's home.
- Having some distance between you and your neighbours provides more privacy.

The trade-off is a high level of responsibility and cost: interior and exterior maintenance can be time-consuming and expensive, especially on older homes, and freestanding houses are generally more costly to buy.

Terrace houses and duplexes

Terrace houses and, to a lesser extent, duplexes (two homes sharing a common wall), offer a compromise between a freestanding house and an apartment. Because they require less land, and share some structural elements (such as side walls) with adjoining dwellings, they're usually more affordable than freestanding houses.

A terrace house which has another on each side of it will usually be very well insulated. On the other hand, depending on the design and orientation, lack of natural light and ventilation may be a problem because there's less wall-space for windows. For those who like some outdoor space in which to relax or grow herbs, a terrace house is often a good compromise as it usually comes with a small courtyard and/or balcony.

Apartments

Apartments were a foreign concept to New Zealanders until a decade ago. Now we've fully embraced the idea that mowing a lawn is not the only way to spend Sunday afternoons, and apartments are popping up all over the place. While many are in the hearts of the cities, apartment complexes have also been built near suburban town centres, often close to public transport routes. There are also some very grand, luxury apartments in the blue-chip suburbs of all of New Zealand's major cities.

Because you're not buying much land, and many of the costs are shared between the multiple dwellings, apartments are often an affordable option. But while they suit many budgets, they don't suit all people. If you've never lived in an apartment, best to try before you buy, and rent one for a while.

See chapter 13 for detailed information on buying an apartment.

Home units

Usually built in the 1960s and 1970s as pensioner housing, home units are normally one-storey and in small rows of between three and six units. Each unit generally has a small garden at the front and a washing line at the back, with shared lawns and paths. Some have internal access garages while others have carports, or a parking pad.

Some young couples and singles who don't want to live in apartments find home units a pleasant and affordable first step into the housing market. These homes are also seen as quality-built and solid, and in an age when the leaky building syndrome has struck some new terraced house developments, home units appeal because they appear to pose less risk.

Units close to local shops and other amenities tend to be considerably more expensive, because the elderly – the main buyers of this type of home – may not have cars or are planning for when they can no longer drive.

Empty sections

Buying a section and building your own home on it can be a great way to get what you want from a house.

Once you've bought the land, you can:

- commission an architect to design your home
- design your own home and have a draughtsperson draw up the plans
- move an existing house on to the site
- buy a kitset home.

While it might seem like the perfect solution, it's definitely not the easy – or cheap – option. You may also be limited by where you can find empty land with most major city suburbs having little available. What can be subdivided, often already has been, and what is still available is likely to carry a considerable price premium.

See chapter 11 for detailed information on building your own home.

Old or new?

Emotions, more than logic, generally dictate whether our dream house is an ornate Victorian villa or a sleek contemporary design. We can't necessarily change what appeals to us, but it pays to remember that old and new each have their merits and demerits.

Most of us will decide where we want to live before we settle on the exact house style and that location will often dictate what we buy. For example, inner-city suburbs are where you will find character homes by the street-full, whereas further out, the houses tend to be newer.

(Continued on page 47)

SOME TYPICAL NEW ZEALAND HOUSE STYLES

Villa

From about 1870 to 1910 the villa was the predominant form of domestic architecture. It had the basic room plan of the cottage, but with the addition of a central hallway, and with the front rooms extended out slightly under a gable to create bay windows. It also had varying amounts of Gothic – and Classical – inspired ornamentation such as fretwork, turned wood, elaborately patterned pressed-metal ceilings inside, and elaborate chimney pots.

The most common forms of villa are square-front (where the verandah runs the full width of the house), bay villa (with a faceted bay window to one side), and a return verandah villa (with verandahs on two sides).

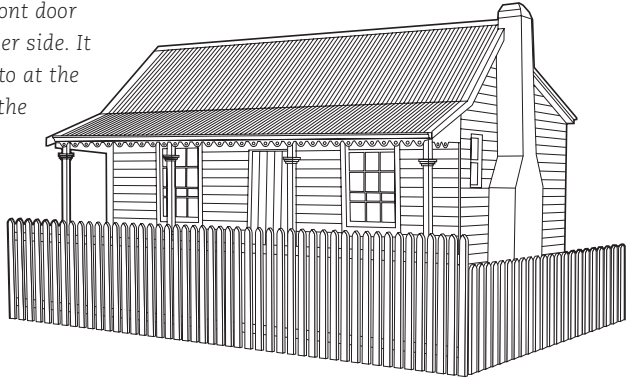
Today's renovators like the character, the high ceilings, the large rooms and pretty street appeal.

There are also transitional villas built towards the end of this period which had features more common to bungalows, such as casement windows and square bay windows.



Workers' cottage

The classic small wooden cottage, built as early worker accommodation from about the 1860s, is symmetrical and unadorned. It would have originally had either two or four rooms, with a central front door and a sash window either side. It might also have a lean-to at the back, or a verandah on the front, and as the family and its wealth grew, it could have a second storey added.



English cottage

Between the two world wars, New Zealand – like Britain and America – fell in love with English cottage style. Many of the elements and ideals were taken from 19th century Britain's arts and crafts movement, with its appreciation of hand-crafted construction, furniture and tools. Houses from

this period are often two-storeyed, with

steep asymmetrical roofs,

and picturesque features

like small-paned

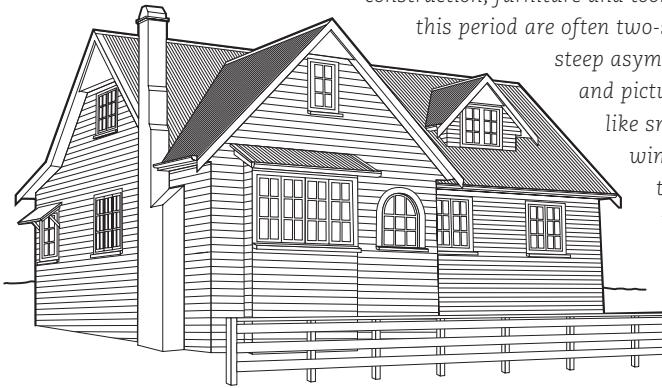
windows, arches and

tall chimneys which

narrow as they go

up the side of the

house.



Bungalow

The California bungalow started to make its presence felt in about 1910. The villas (transitional) now had flatter roof angles, simplified verandah detailing and casement windows and fanlights instead of sash windows. In less than a decade, the villa was firmly consigned to history. The bungalow, with its wide eaves, exposed rafters and

timber paneled interiors reigned

supreme. It often had an

enclosed porch with a shingled façade, the bay

windows were rounded and, again, shingle clad.

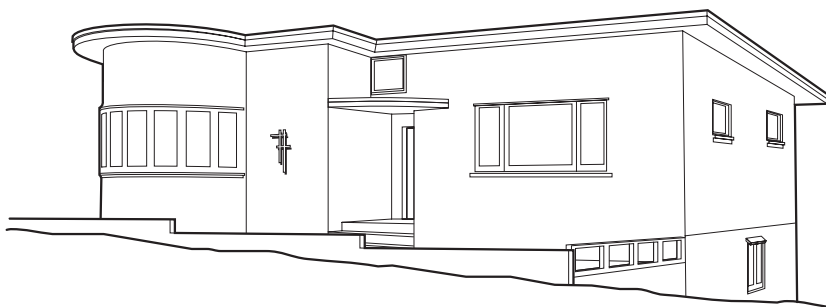
The windows and rooms were sometimes small, so these houses had a reputation for having dark interiors.



Moderne / art deco

After World War I a new, function-oriented style evolved internationally. Moderne was the populist version of Le Corbusier's clean, simple forms. Moderne houses have flat roofs (or they appear to: sometimes they are low-pitched roofs, their slope hidden behind parapets), walls finished in stucco and often curving around corners.

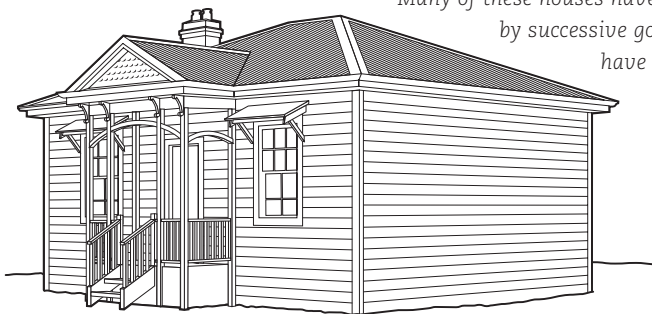
Although the pure version of the style is undecorated, Moderne homes often have art deco-inspired embellishments as part of the wall plastering, such as horizontal bands and chevrons. The Spanish Mission style was an extension of this, with adobe-style plastered walls, arched entrances and tiled detailing.



Classic state houses

Built by the Labour Government between 1935 and 1949, these plain but sturdy cottages were built in communities throughout New Zealand. They had tiled hip roofs, weatherboard, brick or stucco cladding, timber joinery and a simple layout. They often had timber paneled doors and matai timber floors, and were built on large sections.

Many of these houses have now been sold off, by successive governments, and have been renovated by their private owners.



Since then...

Modern New Zealand houses are a mix of all influences and styles. In the 1950s and 60s, modest weatherboard homes were built on the classic quarter acre section. In the late 1960s and 1970s, houses changed with a move to open-plan living, rumpus rooms and internal access garaging. Since then, anything goes, from Mediterranean-style numbers to modern, industrial style and anything in between.



The pros of vintage style:

- They have character and individuality.
- The rooms are often large, with high ceilings for a greater sense of space.
- They are often in established neighbourhoods with good amenities.
- If they've aged well so far, they should continue to do so.
- They are less likely to date, although your renovations may.

The cons of vintage style:

- Old homes require maintenance – sometimes suddenly and expensively. Make sure you factor maintenance and renovation costs into your buying budget for older property.
- They are often harder to heat and may not be very well insulated. Also, retro-fitting insulation into the walls can be tricky.
- Unless the layout has been changed around during a renovation, it may not suit modern living or be well-oriented for the sun.
- Many old homes are now protected by local council heritage zones, restricting what you can change, particularly on the outside.
- Renovations may have to include expensive structural repairs to the roof, wiring, plumbing etc.
- You may need to take special care during some renovations – is the paint lead-based and therefore toxic? Is the lino backed with asbestos?

The pros of new homes:

- They will often include more desirable features such as ensuites, and the design will be more suitable to today's lifestyle.
- If it's brand-new, any settling-in problems should be sorted out by the builder's guarantee.
- A newer home is more likely to be well-insulated and use low-maintenance materials.

The cons of new homes:

- You're less likely to find a good selection of new homes in inner-city suburbs, so will need to look further afield.
- It's difficult to judge how quickly a contemporary design will begin to look dated.

WORD TO THE WISE

Sometimes the best buys are neither old homes (with their undoubted charm), nor brand-new ones (with the allure of the untouched). Those slightly out-of-date houses – say from the 60s and 70s are often easy to update and usually attract fewer buyers (and therefore less competition for you).

- Gardens take a long time to mature into a 'natural' look, and it can take a lot of expense and maintenance to develop a great landscape.
- If you choose to build, it is a stressful time when many decisions need to be made, from the overall design, right down to the type of bathroom taps you want. Even if you employ a manager to run the project, it will take a lot of your time.

In general, character homes in established suburbs have more potential for capital gain than new homes in new neighbourhoods. You have to balance that out with the fact that more people these days are genuinely interested in living in low-maintenance homes so they can make more of their leisure time. Houses are being constructed on smaller sections but with larger floor areas – it takes less time to vacuum than to mow the lawns and weed the garden.

There is much to recommend about buying a new home, but if you want to ensure capital gain it's important to choose one that displays some level of individuality, craftsmanship and character.

IN A NUTSHELL...

- **Think hard about how you live, now and in the near future – a house needs to complement that.**
- **Would that be a free-standing house, a terrace house, apartment or unit?**
- **What style do you like – old, new or something in between?**