



PROPERTY INFO PACK

**7/318 ARMAGH STREET, CHRISTCHURCH
CENTRAL**

PREPARED BY ANDY WILLIAMS

OFFICE ROAD
REAL ESTATE

AGENT X (2021) LTD - LICENSED AGENT REAA (2008)

7/318 ARMAGH STREET, CHRISTCHURCH CENTRAL

EFFORTLESS INVESTMENT IN THE INNER CITY

FEATURES:



119m²



76m²



2



1



1

PROPERTY DETAILS:

Address: 7/318 Armagh Street, Christchurch Central
Legal Description: Lot 7 DP 548797
Property Type: Townhouse
Sale by: Enquiries over \$569,000
Close To: Central City, Cafes, AquaGym Swim Centre

PROPERTY DESCRIPTION:

Serving as a reliable rental, this tenanted two-bedroom townhouse promises investment ease in Christchurch's inner city.

Currently tenanted until August 2023, this townhouse is incredibly low-maintenance and boasts one of the largest outdoor spaces in the block.

Constructed across two levels, the property's ground floor is devoted to everyday living and features a streamlined kitchen, dining area and lounge, which opens to the lush outdoors where there is not a blade of grass to mow.

Both bedrooms are situated upstairs and are accompanied by a sleek bathroom showcasing attractive finishes.

The city's four avenues continue to flourish and are loaded with urban amenities, retail hotspots and hospitality precincts, including the under-construction stadium, which is due for completion in mid-2026.

COC issued in Sep 2020, Shrewd investors will be drawn to this listing, and interested buyers should proceed quickly. Contact me for more information.

Please be aware that this information may have been sourced from RPNZ/ Property Guru/ Land Information New Zealand/ Local Council and we have not been able to verify the accuracy of the same. Refer to our Passing Over of Information Statement at: www.officeroad.co.nz/passing-over-of-information

Office Road Real Estate Powered by Agent X (2021) Licensed Agent REAA 2008

PROPERTY PHOTOGRAPHY



PROPERTY PHOTOGRAPHY





CERTIFICATE OF TITLE

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

**Guaranteed Search Copy issued under Section 60 of the Land
Transfer Act 2017**




R.W. Muir
Registrar-General
of Land

Identifier **940980**
Land Registration District **Canterbury**
Date Issued 21 August 2020

Prior References
CB20F/1218 CB33K/1092

Estate Fee Simple
Area 119 square metres more or less
Legal Description Lot 7 Deposited Plan 548797
Registered Owners
Linkar Holdings Limited

Interests

Subject to a party wall right over part marked L DP 548797, right of way on foot, right to convey water, electricity and telecommunications and right to drain water over part marked AE on DP 548797 created by Easement Instrument 11809652.2 - 21.8.2020 at 4:41 pm

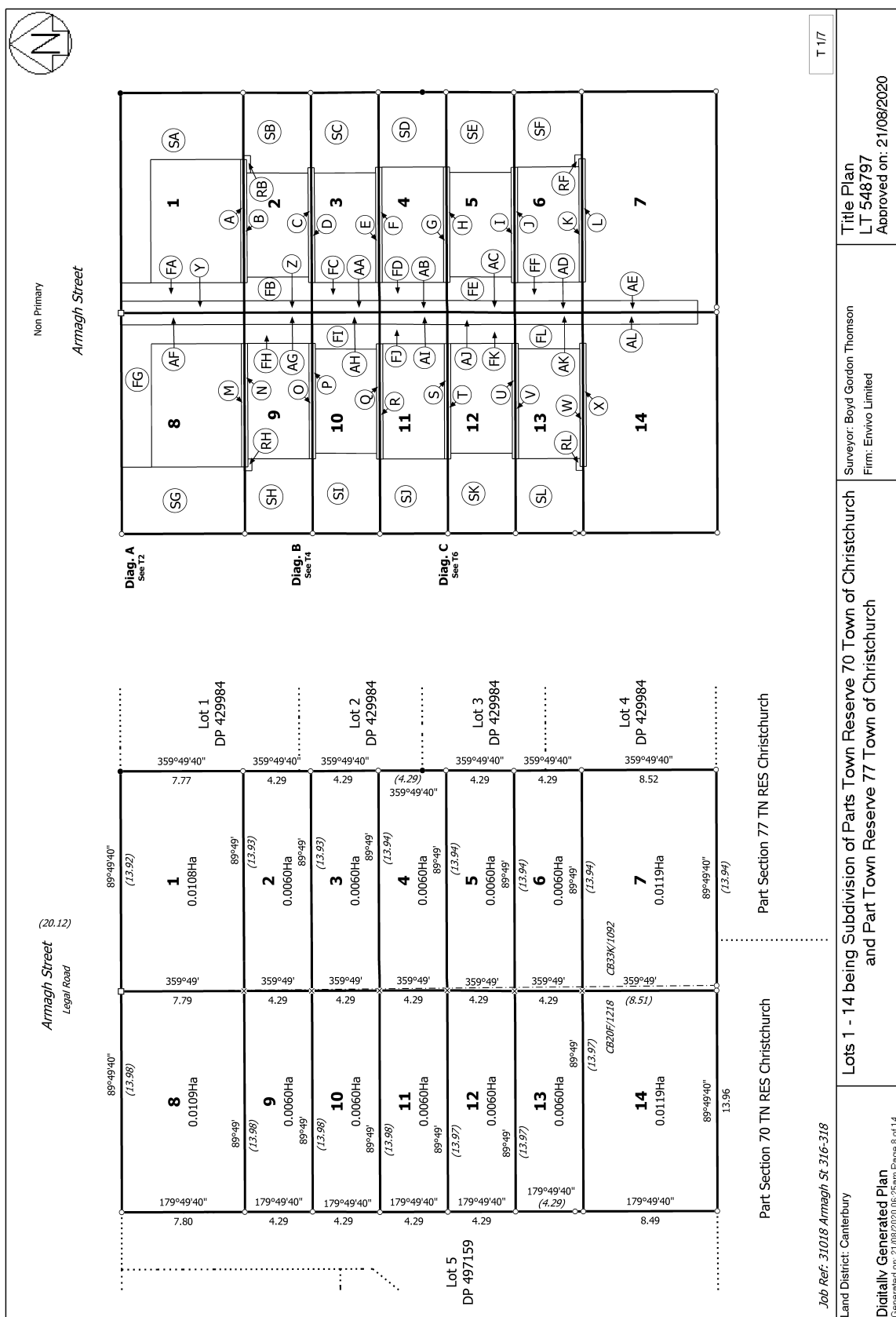
Appurtenant hereto is a party wall right, right of way on foot, right to convey water, electricity and telecommunications, right to drain water and sewage created by Easement Instrument 11809652.2 - 21.8.2020 at 4:41 pm

The easements created by Easement Instrument 11809652.2 are subject to Section 243 (a) Resource Management Act 1991

Appurtenant hereto is a right to overhang eave created by Easement Instrument 11809652.3 - 21.8.2020 at 4:41 pm

Land Covenant in Covenant Instrument 11809652.4 - 21.8.2020 at 4:41 pm

12065595.1 Mortgage to Westpac New Zealand Limited - 25.3.2021 at 4:01 pm





COUNCIL RATES & FEES

**7/318 ARMAGH STREET, CHRISTCHURCH
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Rates Details

For the Rating Year 1 July 2022 to 30 June 2023

Christchurch City Council

Description of Rates	Factor For Calculation	Value of Factor	% Rate/\$ Charge	Amount (GST incl)
General Rate: Standard	Capital Value	445,000	0.323296	\$1,438.67
Uniform Annual General Charg	Per Unit	1	145.000000	\$145.00
Water Connected	Capital Value	445,000	0.077659	\$345.58
Land Drainage	Capital Value	445,000	0.047244	\$210.24
Sewerage	Capital Value	445,000	0.091404	\$406.75
Waste Minimisation	Per Unit	1	189.500000	\$189.50
Active Travel Rate	Per Unit	1	20.000000	\$20.00
Heritage(Cathedral)	Per Unit	1	6.520000	\$6.52
Heritage Targeted Rate	Capital Value	445,000	0.000774	\$3.44
Heritage Arts Centre	Capital Value	445,000	0.000609	\$2.71
Total for Christchurch City Council				\$2,768.41



Canterbury Regional Council

Description of Rates	Factor For Calculation	Value of Factor	% Rate/\$ Charge	Amount (GST incl)
Works & Services	Capital Value	445,000	0.000362	\$1.61
WEC Class D	Capital Value	445,000	0.000515	\$2.29
General Rate	Capital Value	445,000	0.045965	\$204.54
Urban Transport:Chch	Capital Value	445,000	0.037546	\$167.08
WFPP Class A	Capital Value	445,000	0.000807	\$3.59
Rating Unit Annual Charge	Per Unit	1	46.100000	\$46.10
Air Quality	Capital Value	445,000	0.001286	\$5.72
Civil Defence UAGC	Per Unit	1	13.860000	\$13.86
GC Transport & Development	Capital Value	445,000	0.000436	\$1.94
Total for Canterbury Regional Council				\$446.73

TOTAL RATES

TOTAL RATES FOR 2022/2023 YEAR (GST inclusive) \$3,215.14

Receive your rates invoice by email

Find out more

Expand all | Collapse all

How your valuation is assessed



Objecting to your valuation





ADDITIONAL DOCS

**7/318 ARMAGH STREET, CHRISTCHURCH
CENTRAL**

PREPARED BY ANDY WILLIAMS

OFFICE ROAD
REAL ESTATE

AGENT X (2021) LTD - LICENSED AGENT REAA (2008)

Code Compliance Certificate

Section 95, Building Act 2004

Form 7 – Building (Forms) Regulations 2004

Building consent number	BCN/2020/1529	Date issued	17 September 2020
The building			
Street address of building	1- 7/316 Armagh Street Central City, 1-7/318 Armagh Street Central City	Location of building within site/block number	
Legal description of land where building is located	Lot 8 DP 548797, Lot 9 DP 548797, Lot 10 DP 548797, Lot 11 DP 548797, Lot 12 DP 548797, Lot 13 DP 548797, Lot 14 DP 548797, Lot 1 DP 548797, Lot 2 DP 548797, Lot 3 DP 548797, Lot 4 DP 548797, Lot 5 DP 548797, Lot 6 DP 548797, Lot 7 DP 548797		
Building name		Level/unit number	
Year first constructed	2020	Current, lawfully established use	Housing – Multi unit attached dwellings
The owner			
Name of owner	Williams Corporation Trading 1 Limited	Phone number	
Contact person		Landline	
Mailing address	PO Box 1131 Christchurch Christchurch 8140	Mobile	
		Daytime	
Street address/ registered office	PO Box 1131 Christchurch Christchurch 8140	After hours	
		Fax	
Email address		Website	
First point of contact for communications with the building consent authority:			
Name	Williams Corporation Trading 1 Limited	Phone	
Contact person		Mobile	
Mailing address	PO Box 1131 Christchurch Christchurch 8140	Fax	
		Email address	

Building work

Building consent number **BCN/2020/1529**

Construction of two blocks of 7 attached townhouse units

Issued by: Christchurch City Council

Code compliance

The Christchurch City Council is satisfied, on reasonable grounds, that the building work complies with the building consent.



Alexia Arthur
Code Compliance Assessor
027 504 2672

On behalf of: Christchurch City Council

Date: 17 September 2020

**ANNUAL GENERAL MEETING
SUPPLEMENTARY AGENDA**

**RESIDENTS' ASSOCIATION: 318 Armagh
PROPERTY AT: 318 Armagh Street, Christchurch Central City**

Please see below the supplementary agenda for the Annual General Meeting to be held via Zoom, on Saturday, 13th August 2022, commencing at 10:00a.m.

Join Zoom Meeting
<https://us02web.zoom.us/j/85072802081?pwd=YnRWTFR4VVQyTk81cm9VNmpDMVA1dz09>
Meeting ID: 850 7280 2081
Passcode: 473731

1	Insurance Valuation	PG 4-10
1.1	<p>The Insurance Valuation prepared by Opteon Solutions dated 8th August 2022 is attached.</p> <p>The Residents' Association currently is insured for a replacement value of \$3,536,217.00</p> <p>The updated replacement value is \$4,865,000.00.</p> <p>This is an increase of \$1,328,783.00.</p> <p>The high increase is mainly due to two reasons:</p> <ol style="list-style-type: none"> 1. High construction cost inflation over the previous year. This is affecting all properties in general. 2. The existing sum insured amounts have been based on construction costs. This is insufficient from an insurance policy perspective as often this is based on the cost of the construction at the time and does not include any increase in cost since development started, and does not include the demolition estimate and inflation provision that are typically included in assessing the sum insured. 	
2	Insurance	PG 11-14

2.1	<p>Renewal terms have been received from IAG via Marsh at a premium of \$12,509.80 excluding GST (\$14,386.27 including GST) for the period 08.09.2022 to 08.09.2023, with the policy subject to the following:</p> <p><u>Excesses:</u></p> <table><tr><td>Owner Occupied Units</td><td>\$250.00</td></tr><tr><td>Tenanted Units</td><td>\$400.00</td></tr><tr><td>Unoccupied Units</td><td>\$1,000.00</td></tr><tr><td>Burglary & Malicious Damage</td><td>\$1,000.00</td></tr><tr><td>Theft & Meth Extension</td><td>\$2,500.00</td></tr><tr><td>Natural Disaster (Over and above EQC)</td><td>1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00</td></tr></table>	Owner Occupied Units	\$250.00	Tenanted Units	\$400.00	Unoccupied Units	\$1,000.00	Burglary & Malicious Damage	\$1,000.00	Theft & Meth Extension	\$2,500.00	Natural Disaster (Over and above EQC)	1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00	
Owner Occupied Units	\$250.00													
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Burglary & Malicious Damage	\$1,000.00													
Theft & Meth Extension	\$2,500.00													
Natural Disaster (Over and above EQC)	1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00													
3	Financial Statements	PG 15-24												
3.1	Financial statements for the financial year 08.09.2021 to 08.08.2022 are attached.													
4	Levies	PG 23												
4.1	The proposed 2022/2023 budget is attached.													
5	Common Maintenance Matters	PG 25-26												
5.1	<p><u>Stormwater:</u></p> <p>The Stormwater and Land Drainage Bylaw 2022 was adopted by the Christchurch City Council on 9 June 2022 and came into force on 1 July 2022.</p> <p>This affects anyone who uses, or has approval to use, the stormwater network supplied by the Council.</p> <p>This also covers private stormwater systems: meaning any stormwater system that serves one or more properties and is not owned, managed or maintained by the Council. It includes any component that drains water from a property up to the point of service connection with the stormwater network.</p> <p>A written application to Council will be required to:</p> <ul style="list-style-type: none">a. connect to, or alter an existing connection to, the stormwater network orb. discharge stormwater to the stormwater network <p>More information can be found at: https://www.ccc.govt.nz/the-council/plans-strategies-policies-and-bylaws/bylaws/stormwater-and-land-drainage-bylaw-2022</p>													

	<p>Gerard Currie (gerard.currie@hydrovac.co.nz / 027 807 9432) conducted a site visit to quote for ongoing maintenance of the stormwater network at the Residents' Association in order to comply with Council standards.</p> <p>Hydrovac has provided the attached estimate of \$1,592.75 including GST for the work required on an annual basis for Christchurch City Council storm water discharge consents.</p>	
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INSURANCE VALUATION



316-318 Armagh Street Christchurch Central

Prepared For	Body Corporate Administration Limited
Valuation Date	8 August 2022
Our Reference	15032077
Client Reference	318 Armagh Residents Association

Opteon New Zealand Limited
NZBN 50-199-231
PO Box 33-136, Auckland 0740

P 09 929 2888 **E** valuers.nz@opteonsolutions.com
F 09 486 5160 **W** www.opteonsolutions.com

SOLUTIONS WITH EXCELLENCE

Valuation for Insurance Purposes

Ref SB6713

Name of Client:	318 Armagh Residents Association
Address of Assets:	316-318 Armagh Street, Christchurch Central
Asset Description:	The subject development comprises 14 townhouses, each held on an individual fee simple title, situated on a road front site. There are two blocks of seven units each spanning two levels. Configurations range from one bedroom layouts to two bedroom and one bathroom layouts, each with an exclusive use rear yard. Other site improvements include timber fencing, paving, landscaping, and underground services.
Construction:	Reinforced concrete foundations, concrete floor with magnesium oxide flooring to upper levels, fibre-cement weatherboard exterior cladding with some feature schist brick veneer walls, aluminium joinery, long-run steel roofing. Internal linings are plasterboard.
Construction Date:	Circa 2020.
Use/Occupation:	Residential.
Land Contour:	Near level.
Subsoil Type:	Unknown.
Other Details:	Total enclosed area approximately 870 m ² .

Inflation and construction costs are likely to change over the insurance period. Please refer to Section 1.0 for further details.

Valuation Summary:

Reinstatement Estimate	Reinstatement Estimate Inflation	Depreciated Replacement Cost	Depreciated Replacement Cost Inflation	Demolition Estimate
\$4,180,000	\$500,000	\$3,260,000	\$140,000	\$185,000

Reinstatement Estimate plus Inflation & Demolition:	\$4,865,000
Depreciated Replacement Cost Estimate, including Inflation – Fire service levy calculation only:	\$3,400,000

Valuers Signature

Name: Jason Wong, Registered Valuer for Opteon NZ Limited

Inspection Date: 8 August 2022

Policy Renewal Date: 8 August 2022

Invoice # 15032077

- a. All figures quoted are exclusive of G.S.T, Finance costs, Relocation expenses and other indirect costs.
- b. All figures are exclusive of any allowance for land value.
- c. This form must be read in conjunction with the Explanations, Assumptions and Disclaimers of terms etc on the following pages.
- d. The information in this report has been prepared to establish insurance values and may not be used for other purposes without the written consent of the Valuer.
- e. All figures assume compliance with building regulations and bylaws.

1.0 Changes to Construction Costs and Inflation

Our assessment has been completed based on prevailing construction costs and expected inflation as at the date of inspection

COVID-19 will have an impact on construction costs and the general economy on account of potential significant changes to supply and demand for both materials and labour. The quantum of change is unknown and difficult to forecast.

Construction costs may change significantly and unexpectedly over the insurance period. Accordingly, we recommend the level of cover be regularly reviewed and/or a suitable allowance made for contingencies.

2.0 Component Schedule

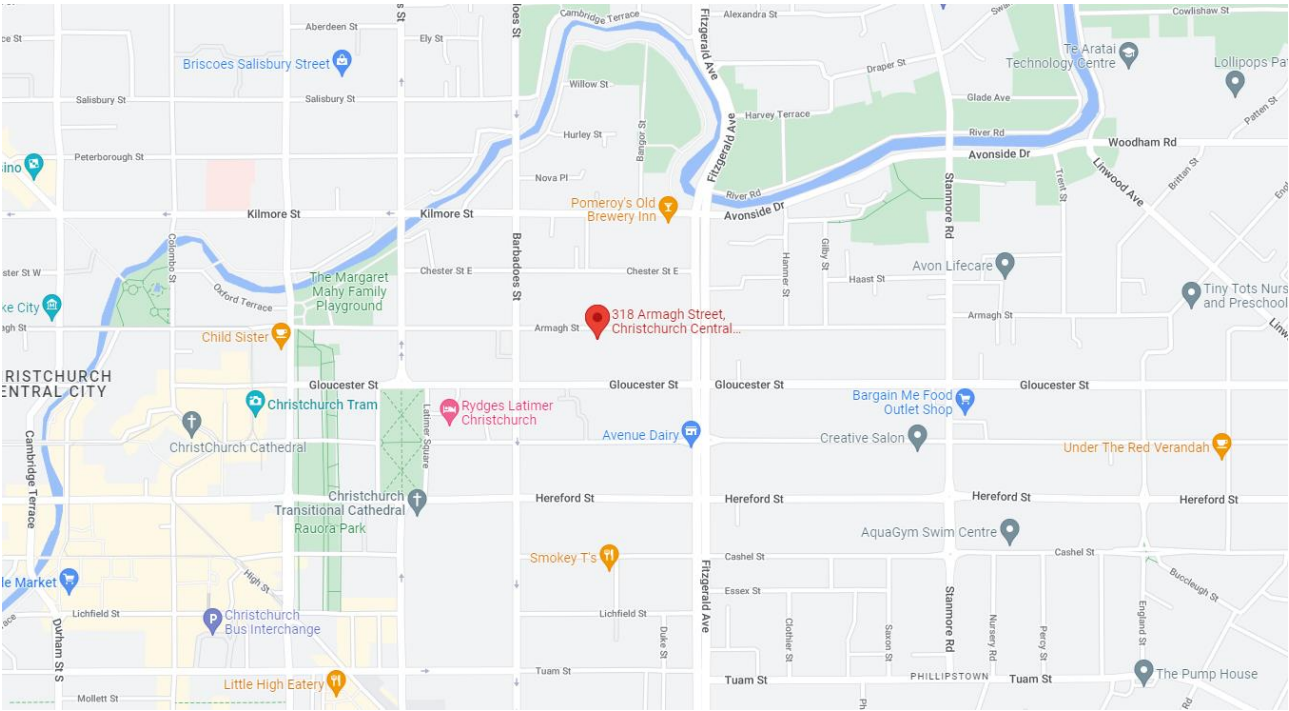
Unit	Floor Area	Reinstatement Estimate	Inflationary Provision	Depreciated Replacement Provision	Inflationary Provision	Demolition Estimate
1	77	355,000	42,000	275,000	12,000	16,000
2	56	275,000	33,000	215,000	9,000	12,000
3	56	275,000	33,000	215,000	9,000	12,000
4	56	275,000	33,000	215,000	9,000	12,000
5	56	275,000	33,000	215,000	9,000	12,000
6	56	275,000	33,000	215,000	9,000	12,000
7	78	360,000	43,000	280,000	13,000	16,500
8	77	355,000	42,000	275,000	12,000	16,000
9	56	275,000	33,000	215,000	9,000	12,000
10	56	275,000	33,000	215,000	9,000	12,000
11	56	275,000	33,000	215,000	9,000	12,000
12	56	275,000	33,000	215,000	9,000	12,000
13	56	275,000	33,000	215,000	9,000	12,000
14	78	360,000	43,000	280,000	13,000	16,500
Total	870	\$4,180,000	\$500,000	\$3,260,000	\$140,000	\$185,000

Values shown herein for each unit include improvements to any other exclusive use area and an appropriate share of improvements to common areas.

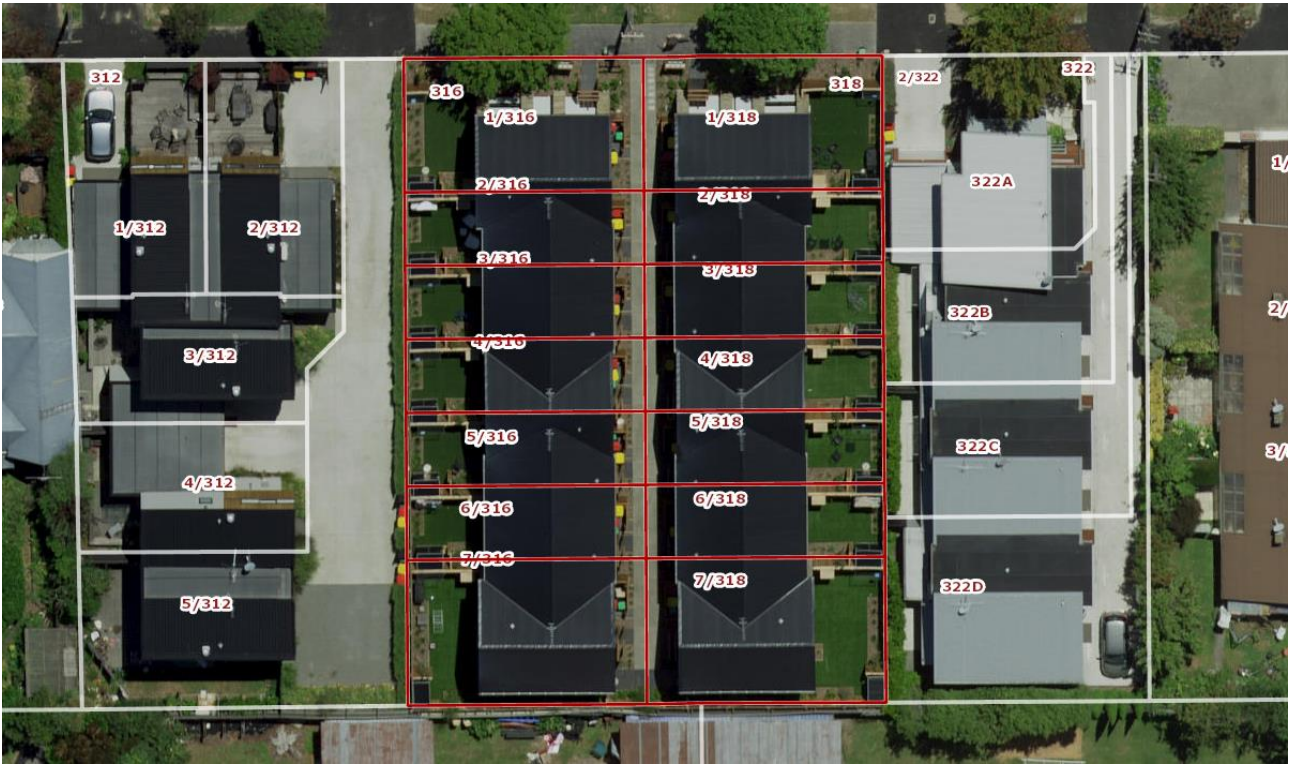
As we have not viewed the interior of all units, the above breakdown is provided on a without prejudice basis.

Approximate floor areas shown above are for the enclosed areas of each townhouse.

3.0 Location Map



4.0 Aerial Photo



5.0 Photography



6.0 Explanations, Assumptions and Disclaimers

The following information forms an integral part of the valuation on the preceding page.

1. The insurance values contained within the certificate do not take into account additional costs which could occur in the event of a significant disaster created by factors such as time delays in processing consents, restrictions on site access, infrastructure failures, shortages of materials and tradesmen etc. As some insurance policies have limited or no cover for these increased costs we recommend you contact your insurance provider to discuss the contents of this certificate and whether the insurance policy covers such potential increased costs.
2. The valuation report has been prepared on the basis that full disclosure of all information and facts which may affect the valuation have been made to Opteon New Zealand. We cannot accept liability for the valuation unless full disclosure has been made.
3. Our responsibility in connection with this valuation report is limited to the client to whom it is addressed and to the client only. We disclaim all responsibility and will accept no liability to any other party.
4. In the event that the District Plan does not allow for the construction of a similar building on the subject site, we have assumed that reinstatement will be on another site in a comparable locality. However no allowance has been made for the extra costs which may be involved in acquiring that alternative site.
5. The valuation makes no allowance for any possible costs associated with remediation of site contamination.
6. The valuation excludes any allowance for land value, specialised plant and machinery, loose fitout and any improvements, fixtures or fittings made by the lessee.
7. No detailed physical engineering, service installation or mechanical survey has been undertaken by our company. No undertaking, representation or warranty is given that the items valued are free of defects or/are in good working order. This valuation assumes that the building complies with the Building Act 2004 and if required has an up to date annual Building Warrant of Fitness.
8. In the event the property is subject to 'leaky building syndrome' our assessment is under the assumption that all remedial works have been undertaken.
9. Changes in building use should be advised to your insurer as this may affect the building's risk profile.
10. Unless otherwise stated, the figures contained in the insurance valuation assume that the insured property can be reinstated on the land, and that this reinstatement can be achieved without incurring foundation costs greater than those for a similar building, or modern equivalent, erected on firm natural ground. The insurance parameters are further described as follows:

Name of Client

Normally the insured

Address

Physical location, including street address at which the assets are situated.

Asset Description

General description giving sufficient detail to identify the range of assets encompassed in the valuation. The valuation excludes the occupant's plant, stock, chattels and excludes any tenant improvements.

Construction

Includes details of the principal & ancillary structures and describes the main construction materials.

Age

Estimated year of construction and dates of, or reference to any major additions and upgrades.

Use/Occupation

Nature of main activity carried out at location. A separate schedule may be provided for multiple tenancy buildings.

Contour

Valuer's classification of the land contour containing building and immediate yard areas:

- 1) Level; 2) Gentle; 3) Easy; 4) Medium; 5) Steep; 6) Other - as specified

Subsoil Type

General classification of land supporting building and immediate yard areas:

- 1) Bed rock; 2) Firm natural ground; 3) Filled ground; 4) Other - as specified; 5) Unknown

As a geotechnical survey has not been undertaken the description is without prejudice and is based upon a visual inspection only.

Other Known Characteristics

Additional information that assists in quantifying the parameters of the risk to be insured.

1.0 Reinstatement

A. Reinstatement Estimate

Is an estimate of the cost at date of valuation (including relevant fees) of replacing the asset with a new modern equivalent asset, including, where appropriate, the use of current equivalent technology, material and services. This is intended as a guide for the purpose of setting insurance premiums and, unless specified elsewhere, is not based on a detailed elemental and schedule of quantities approach as would be undertaken by a quantity surveyor or costing engineer. In construction, unanticipated problems often arise and actual rebuilding, repair or replacement costs may vary from the estimate. Geotech requirements for a replacement building may differ from those relating to the existing structure.

In the case of partial destruction no specific allowance has been made for any additional requirements that any Council, Government or other Authority may require as additional expenditure to upgrade, alter or amend the undamaged portion of the asset.

Reinstatement does not allow for cost escalation due to a catastrophic event causing a general or localised surge in demand for new assets or rebuilding/repairs. Where an asset has elements of an historic or heritage nature, unless otherwise specified, reinstatement does not include for reproduction of the existing asset with the original heritage features, but allows for a modern asset of similar size.

B. Inflationary Provision

This amount has been estimated on the basis of a loss occurring on the last day of a 12 month insurance period, if appropriate.

The inflation provision incorporates an allowance for the additional time required for damage inspections, demolition, preparation of new preliminary proposals and their approval by the Territorial Authority, preparation of working drawings and specifications, schedules of quantities, in addition to an estimated period of construction contract. No allowance is made for any delay due to the need to comply with the provisions of the Resource Management Act.

Inflationary provisions are future projections, based on recent trends and are given without prejudice. Inflation and in particular foreign exchange rate fluctuations affecting imported assets, are notoriously difficult to predict and the valuer cannot be responsible for any inaccuracy. The assessed inflationary provisions allow for reasonable processing times related to resource management, building consents, etc. but not for any unforeseen or extended delays.

2.0 Indemnity

A. Market Related Value

This is an estimate of the loss that would be suffered by the insured in the event the asset was destroyed. This may be assessed using the sales comparison approach, income approach or the depreciated replacement cost approach as appropriate. In accordance with instructions we have not undertaken an assessment on this basis however we are able to do so if so requested for an additional fee.

B. Depreciated Replacement Cost - For Fire Service levy calculation purposes only

This cost has been calculated utilising the estimated reinstatement cost allowing for normal physical depreciation. If relevant it also takes due note of any significant upgrades or accelerated deterioration. This cost has been prepared solely for the purpose of calculating Fire Service Levies and excludes Fees, and other exempt items as listed in the FENZ guide for levy payers. Accordingly, the value bears little relationship to the market value of the building or the true insurable "indemnity value" as defined by case law. It is not an estimate of the loss that would be suffered by the insured in the event that the asset was destroyed.

C. Inflation Provision

The inflation provision is the estimated amount by which cost inflation exceeds depreciation over a 12 month period.

3.0 Demolition Estimate

For the purpose of valuation, it is assumed that 100% of the assets have been damaged beyond repair and have no salvage value.

Unless otherwise noted the Demolition Estimate covers the cost of demolition and removal of debris of the assets described only and excludes the cost of removal and disposal of any noxious materials or removal of debris from adjoining premises, unless otherwise specified.

The Demolition Estimate does not include shoring up any structures, either on the insured property, or neighbouring properties; or the removal of building contents.



Insurance Pre Renewal Summary

The Residents of 318 Armagh Street Christchurch

Renewal Period: 08th September 2022 to 08th September 2023

Prepared by Mike Gunstone & Claire McCullum
12th of August, 2022

Service Team

Insurance & Risk Management Programme

Mike Gunstone
Principal

Direct Dial 03 977 4371
Mobile 021 783 004
Email mike.gunstone@marsh.com

Assisted by

Claire McCullum
Broker

Direct Dial 03 977 4372
Email claire.mccullum@marsh.com

Office Details

Nelson

Level 2, Lucas House, 51 Halifax Street
Nelson 7010

Insurance Summary

Please note this is a brief summary only and you should refer to the respective policy for the full terms conditions and exceptions

Multi Residential Package

SCHEDULE OF SUMS INSURED AND LIMITS OF LIABILITY

Situated: 318 Armagh Street, Christchurch

Buildings and Site Works, including Common Areas	\$ 4,865,000 replacement
"Landlords" Chattels – Limit \$ 25,000 per Unit	\$ 350,000 replacement

SPECIAL LIMITS (as per agreed policy wording)

Alternative Accommodation \$ 5,000 per month per Unit	\$ 120,000 per 24 Months
(Contamination Damage \$ 25,000 per Event, 12 Month Maximum)	
Hidden Gradual Damage \$ 10,000 per Unit	\$ 50,000 aggregate
Loss of Rents \$ 5,000 per Month and \$ 120,000 per 24 Month Period per Unit	
Additional Costs	\$ 200,000 aggregate
Claim Preparation Costs	\$ 50,000 aggregate
Indemnity Period: 24 Months	
Malicious Damage by Tenants \$ 5,000 Limit per Unit	\$ 50,000 aggregate
Illegal Substances \$ 30,000 per Unit	\$ 250,000 aggregate
Public Liability	\$ 10,000,000
Statutory Liability	\$ 1,000,000

EXCESS LEVELS

- \$ 250 Owner Occupied Units
- \$ 400 Tenanted Units
- \$ 1,000 Unoccupied Units, Burglary and Malicious Damage
- \$ 2,500 Theft and Meth Extension
- Natural Disaster (Over and above EQC) 1% of Site Value Minimum (sum insured less EQC value), Minimum \$ 1,000

ANNUAL PREMIUM (GST Exclusive)

- Underwriter Company Premium	\$ 3,614.00
- Natural Disaster Company Premium	\$ 2,865.00
- Government Fire Service Levy	\$ 1,780.80
- Government EQC Levy	\$ 4,200.00
- Marsh Fee	\$ 50.00
- Total, Exclusive of GST	\$12,509.80
- TOTAL PER UNIT	\$ 893.56

UNDERWRITER

- IAG New Zealand Limited
- Standard & Poors rating "AA-"

POLICY WORDING

- Marsh/IAG agreed Residential Buildings (Multi Dwelling) Wording
- NZI Cyber Exclusion MDBI Endorsement 01-21 applies
- NZI Communicable Disease Exclusion MDBI Endorsement 01-21 applies



FINANCIAL ACCOUNTS

318 Armagh Street, Christchurch

8th September 2021 to 8th August 2022

Bank: ASB

Bank account number: 12-3109-0411333-37

Prepared by Rachel

Date: 08/08/2022

FINANCIAL ACCOUNTS

318 Armagh Street, Christchurch

For the Period Ended 8th August 2022

Contents

- Statement of Financial Performance
- Statement of Movement in Equity - Operational Fund
- Statement of Movement in Equity – Building Elements Fund
- Statement of Financial Position
- Aged Proprietors Apply Date Base Report
- Expenses Activity Report
- Proposed Budget 2022/2023
- ASB Bank Statement

Statement of Operating Financial Performance

318 Armagh 318 Armagh Street, Christchurch Central City, Christchurch
08 Sep 21 to 08 Aug 22

Income

		Full Year Budget	YTD Actual	YTD Budget	Variance
Income	Interest Received - Bank	0.00	24.09	0.00	24.09
	Interest RWT Deducted	0.00	(10.85)	0.00	(10.85)
	Levies	15,843.80	15,843.80	15,843.80	0.00
	Sub Total:	15,843.80	15,857.04	15,843.80	13.24
Total Income:		15,843.80	15,857.04	15,843.80	13.24

Expenses

		Full Year Budget	YTD Actual	YTD Budget	Variance
Insurance	Insurance Premium	12,302.63	12,302.73	12,302.63	(0.10)
	Sub Total:	12,302.63	12,302.73	12,302.63	(0.10)
Professional Charges	Administration / Secretarial Fee	2,121.00	2,121.00	2,121.00	0.00
	Sub Total:	2,121.00	2,121.00	2,121.00	0.00
R&M, Service Contracts	R & M - General	1,420.17	0.00	1,420.17	1,420.17
	Sub Total:	1,420.17		1,420.17	1,420.17
Total Expenses:		15,843.80	14,423.73	15,843.80	1,420.07

Net Surplus / (Deficit): **1,433.31**

Statement of Movement in Equity - Common Maintenance Area Fund

318 Armagh 318 Armagh Street, Christchurch Central City, Christchurch
08 Sep 21 to 08 Aug 22

Opening Balance 1,177.47

Income

	Full Year Budget	YTD Actual	YTD Budget	Variance
Total Income:	15,843.80	15,857.04	15,843.80	13.24

Expenses

	Full Year Budget	YTD Actual	YTD Budget	Variance
Total Expenses:	15,843.80	14,423.73	15,843.80	1,420.07

Excess Income over Expenditure 1,433.31

Transfer To/From Other Equity Funds

Name	Amount
Equity - Common Maintenance Area Fund	0.00

Closing Balance 2,610.78

Statement of Movement in Equity - Building Elements Fund

**318 Armagh 318 Armagh Street, Christchurch Central City,
Christchurch
08 Sep 21 to 08 Aug 22**

Opening Balance 1,680.00

Income

	Full Year Budget	YTD Actual	YTD Budget	Variance
Building Elements Fund	1,680.00	1,680.00	1,680.00	0.00
Total Income:	1,680.00	1,680.00	1,680.00	0.00

Expenses

	Full Year Budget	YTD Actual	YTD Budget	Variance
Building Elements Fund	1,680.00	0.00	1,680.00	1,680.00
Total Expenses:	1,680.00	0.00	1,680.00	1,680.00

Excess Income over Expenditure: 1,680.00

Transfer To/From Other Equity Funds

Name	Amount
Equity - Building Elements Fund	0.00

Closing Balance 3,360.00

Statement of Financial Position

318 Armagh 318 Armagh Street, Christchurch Central City, Christchurch
As at 08 Aug 2022

08 AUG 2022

Assets

318 Armagh Trust A/C	4,719.08
Proprietor Debtor Control Account	1,251.70
<hr/>	
Total Assets	5,970.78

Liabilities

Total Liabilities	0.00
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Net Assets	5,970.78
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Represented By

Equity - Common Maintenance Area Fund	2,610.78
Equity - Building Elements Fund	3,360.00
<hr/>	
Total Equity	5,970.78

Proprietor Aged Apply Date Base

318 Armagh 318 Armagh Street, Christchurch
Central City, Christchurch
As at 08 Aug 22

Unit	Annual Levy Due 30.09.21	Total
Lot 4	1,251.70	1,251.70
Total	1,251.70	1,251.70

All Accounts Activity Report

(318Armagh) 318 Armagh Street, Christchurch Central City, Christchurch
08 Sep 21 to 08 Aug 22

16.0960 Insurance Premium			Debit	Credit
07/09/2021	I02034135	Insurance Premium 08/09/2021-08/09/2022 - Marsh Ltd	12,302.73	
1				
16.0960 Insurance Premium			Period to Date Total:	12,302.73
			Period to Date Balance:	12,302.73
22.0110 Administration / Secretarial Fee			Debit	Credit
09/09/2021	BCA318armagh/	Admin fee for 2021/2022 - BCA.	2,121.00	
1	090921			
22.0110 Administration / Secretarial Fee			Period to Date Total:	2,121.00
			Period to Date Balance:	2,121.00

318 Armagh Street, Christchurch
Proposed Budget 2022/2023

Items (GST incl.)	Full Year Budget 2021/2022	YTD Actual 2021/2022	Variance	Proposed Budget 2022/2023	Comments
Insurance Premium	12,302.63	12,302.63	0.00	14,386.27	As per actual quote from IAG
Insurance Valuation	0.00	0.00	0.00	700.00	As per actual invoice from Opteon
Administration / Secretarial Fee	2,121.00	2,121.00	0.00	2,142.21	
Common Maintenance Area	1,420.17	0.00	1,420.17	1,176.00	\$84.00 per unit per annum
Sub-total	15,843.80	14,423.63	1,420.17	18,404.48	
Building Elements Fund	1,680.00	1,680.00	0.00	1,680.00	\$120.00 per unit per annum
TOTAL	17,523.80	16,103.63	1,420.17	20,084.48	\$1,434.61 PER UNIT

Client Account Balances

Client Name	Account Known As	Account Number	Reference	Account Type	Status	Balance	Interest Accrued
318Armagh	318 Armagh	12-3109-0411333-37	318 Armagh	Sundry	Open	\$4,719.08	\$2.09

CUSTOMER ESTIMATE NO. 808

Body Corporate Administration Ltd (Temp)
CBD
Auckland 1010

Quote No: 808
Site: 318 Armagh Street ,Christchurch
Central
Site Contact: Alexandra Andrew
Site Phone: 09 373 2336
Salesperson: Gerard Currie
Valid Until: 10/09/2022

Storm Water Devices

Manhole Sumps

- Vacuum, clean, disposal to an approved council facility
- 2 x Manhole Sumps

Down Pipe Sumps

- Vacuum, clean, disposal to an approved council facility
- 6 x Down pipe Sumps

Please note

- Pricing is based upon gaining easy access to each device, any delays whilst on site that are outside our control, the shown hourly rate will apply

Item	Quantity	Unit Price	Total
Medium Hydro-Excavation Truck / hr	4.00	\$210.00	\$840.00
Trade Waste Disposal - Stormwater Sump and Soakpits / tonne	2.50	\$210.00	\$525.00
Weighbridge Cost / load	1.00	\$15.00	\$15.00
Sundries / operator / day	1.00	\$5.00	\$5.00
Sub-Total ex GST			\$1,385.00
GST			\$207.75
Total inc GST			\$1,592.75

Thank you for the opportunity, please feel free to contact the office if you have any questions.

Please note that acceptance of this estimate is also acceptance of the following terms:

- Payment is due 20th month following invoice

- Failure to pay an invoice by its due date, without prior arrangements made, may result in a penalty of 2% per month being charged to your outstanding balance. In Addition, should HydroVac South Island require the use of a Debt Collection Agency or further legal advice HydroVac South Island reserves the right to enforce and recover any or all of these additional costs incurred by this action.

Sub-Total ex GST	\$1,385.00
GST	\$207.75
Total inc GST	\$1,592.75

PO Box 76073
Christchurch

www.hydrovac.co.nz
Tel. 03 366 9187

Canterbury Environmental
Services Limited T/A
HydroVac South Island
GST # 112 820 515



CUSTOMER ESTIMATE NO. 808

How To Pay



Mail

Detach this section and mail cheque to:

**Canterbury Environmental Services Limited T/A HydroVac
South Island
PO Box 76073
Christchurch**



Credit Card (MasterCard or Visa)

Call 03 366 9187 to pay over the phone.



Direct Credit

Bank **Westpac**
Acc. Name **Canterbury Environmental Services**
Bank Code
Acc. No. **03 1509 0079318 000**

QUOTATION NO. 808

Customer Reference:	2850	Customer Name:	Body Corporate Administration Ltd (Temp)
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ANNUAL GENERAL MEETING AGENDA

RESIDENTS' ASSOCIATION: 318Armagh

PROPERTY AT: 318 Armagh Street, Christchurch Central City

AN ANNUAL GENERAL MEETING of this Residents' Association is to be held via Zoom, on Saturday, 13th August 2022, commencing at 10:00a.m.

Paula Beaton and Glenn Kwok will be representing Body Corporate Administration Limited as property administrators.

Join Zoom Meeting
<https://us02web.zoom.us/j/85072802081?pwd=YnRWTFR4VVQyTk81cm9VNmpDMVA1dz09>
Meeting ID: 850 7280 2081
Passcode: 473731

1	Confirmation of the Chairperson	
2	Confirmation of the Secretary	
3	Confirmation of Quorum	
3.1	Notification of apologies or proxies. Please refer to quorum requirements.	
4	Covenant Instrument	PG 5-18
4.1	<p>A copy of the Covenant Instrument of the Residents' Association is enclosed for reference.</p> <p>a) Key Point : Two Buildings Building A = 1, 2, 3, 4, 5, 6, & 7 Building B = 8, 9, 10, 11, 12, 13, & 14</p> <p>b) Building Elements = roof, fascia, gutters & external cladding</p>	

	<p>c) The Owners of Unit 1 or Unit 8 (being the Units directly off Armagh Street) must maintain (at own cost) those parts of their lawn, garden, and accesses as depicted in the Plan, and also in respect of any grass berm between Armagh Street and its property.</p> <p>d) Carpark Facilities – N/A</p> <p>e) Tank System – N/A</p>	
4.2	Table of Contributions	PG 16
4.3	Landscape Plan	PG 18
5	Minutes of Previous Meeting	PG 19-22
5.1	The minutes of the previous Annual General Meeting held via Zoom, on Saturday, 14 th August 2021, commencing at 10:00a.m., have previously been circulated, and are attached to this agenda.	
5.2	<p>RESOLUTION 1 – 2021 AGM MEETING MINUTES</p> <p>It is proposed that the Residents' Association resolve that the minutes of the 2021 AGM Meeting be approved and adopted as a correct record of that AGM.</p>	
4.3	Matters Arising:	
5	Insurance Valuation	
5.1	<p>The Residents' Association currently is insured for a replacement value of \$3,536,217.</p> <p>A majority of owners (9 out of 14) approved a quote from Opteon Solutions to produce an insurance valuation certificate for the property at a cost of \$700.00 including GST (\$50.00 including GST per Unit).</p> <p>This will provide an accurate replacement cost figure for insurance purposes.</p> <p>Opteon Solutions is preparing the valuation report and this will be ready prior to the insurance renewal.</p>	
5.2	<p>RESOLUTION 2 – ANNUAL VALUATION</p> <p>It is proposed that the Residents' Association resolve to obtain a Certified Certificate of Valuation each year.</p>	

6	Insurance	PG												
6.1	<p>The Residents' Association is currently insured with IAG via Marsh for the period 8 September 2021 to 8 September 2022 at a total premium of \$12,302.73 including GST, and is subject to the following excesses:</p> <table><tr><td>Owner Occupied Units</td><td>\$250.00</td></tr><tr><td>Tenanted Units</td><td>\$400.00</td></tr><tr><td>Unoccupied Units</td><td>\$1,000.00</td></tr><tr><td>Burglary & Malicious Damage</td><td>\$1,000.00</td></tr><tr><td>Theft & Meth Extension</td><td>\$2,500.00</td></tr><tr><td>Natural Disaster (Over and above EQC)</td><td>1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00</td></tr></table> <p>Renewal terms have been requested from Marsh and will be circularised prior to the AGM.</p>	Owner Occupied Units	\$250.00	Tenanted Units	\$400.00	Unoccupied Units	\$1,000.00	Burglary & Malicious Damage	\$1,000.00	Theft & Meth Extension	\$2,500.00	Natural Disaster (Over and above EQC)	1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00	
Owner Occupied Units	\$250.00													
Tenanted Units	\$400.00													
Unoccupied Units	\$1,000.00													
Burglary & Malicious Damage	\$1,000.00													
Theft & Meth Extension	\$2,500.00													
Natural Disaster (Over and above EQC)	1% of Site Value Minimum (sum insured less EQC value), minimum \$1,000.00													
6.2	<p>RESOLUTION 3 – INSURANCE</p> <p>It is proposed that the Residents' Association resolve to be reinsured with IAG via MARSH for the forthcoming year.</p>													
7	Financial Statements													
7.1	<p>RESOLUTION 4 – APPROVAL OF FINANCIAL STATEMENTS</p> <p>It is proposed that the Residents' Association resolve that the financial statements for the financial year 12.08.2021 to 11.08.2022 be approved and adopted.</p> <p><i>To be circularised.</i></p>													
7	Levies													
7.1	<p>RESOLUTION 5 – LEVIES</p> <p>It is proposed that the Residents' Association resolve that:</p> <p>(a) the proposed 2022/2023 budget be adopted; and</p> <p>(b) the levies to be imposed on each unit title owner until the next general meeting be as per the proposed 2022/2023 budget.</p> <p><i>To be circularised.</i></p>													

7.2	<p><u>Direct Debit Payments</u></p> <p>Our clients now have the option of paying by Direct Debit. Please email DirectDebit@bca.co.nz if you are interested in setting up a Direct Debit on your account.</p>	
8	General Business	
8.1	<p><u>Ventilation:</u></p> <p>Williams Corporation would like to give a friendly reminder for all residents to keep upstairs windows on double catch (preferably each bedroom and each bathroom) in order to allow a more effective air circulation and prevent unnecessary moisture.</p>	
8.2	<p><u>Williams Corporation Contact:</u></p> <p>The Williams Corporation contact for maintenance items is: maintenancechristchurch@williamscorporation.co.nz</p>	
8.3	<p><u>2023 Annual General Meeting:</u></p> <p>Proposed Date: Saturday, 12th August 2023, at 10:00a.m, via Zoom</p>	
8.4	<p><u>Residents' Association Portal:</u></p> <p>BCA Ltd is now offering online portal access to all owners of 318 Armagh. This portal will allow owners to access documents relating to the Residents' Association 24/7.</p> <p>Log-in information was re-sent to all owners on 8th May 2022.</p>	



Affected Records of Title Land District

940974	Canterbury
940975	Canterbury
940976	Canterbury
940977	Canterbury
940978	Canterbury
940979	Canterbury
940980	Canterbury
940981	Canterbury
940982	Canterbury
940983	Canterbury
940984	Canterbury
940985	Canterbury
940986	Canterbury
940987	Canterbury

Annexure Schedule Contains 13 Pages.

Covenantor Certifications

- I certify that I have the authority to act for the Covenantor and that the party has the legal capacity to authorise me to lodge this instrument ☒
- I certify that I have taken reasonable steps to confirm the identity of the person who gave me authority to lodge this instrument ☒
- I certify that any statutory provisions specified by the Registrar for this class of instrument have been complied with or do not apply ☒
- I certify that I hold evidence showing the truth of the certifications I have given and will retain that evidence for the prescribed period ☒

Signature

Signed by Sarah Jane Duncraft as Covenantor Representative on 21/08/2020 04:26 PM

Covenantee Certifications

- I certify that I have the authority to act for the Covenantee and that the party has the legal capacity to authorise me to lodge this instrument ☒
- I certify that I have taken reasonable steps to confirm the identity of the person who gave me authority to lodge this instrument ☒
- I certify that any statutory provisions specified by the Registrar for this class of instrument have been complied with or do not apply ☒
- I certify that I hold evidence showing the truth of the certifications I have given and will retain that evidence for the prescribed period ☒

Signature

Signed by Sarah Jane Duncraft as Covenantee Representative on 21/08/2020 04:27 PM

*** End of Report ***

Form 26**Covenant Instrument to note land covenant**

(Section 116(1)(a) & (b) Land Transfer Act 2017)

Covenantor

Williams Corporation Trading 1 Limited

Covenantee

Williams Corporation Trading 1 Limited

Grant of Covenant

The Covenantor, being the registered owner of the burdened land(s) set out in Schedule A, **grants to the Covenantee** (and, if so stated, in gross) the covenant(s) set out in Schedule A, with the rights and powers or provisions set out in the Annexure Schedule(s).

Schedule A*Continue in additional Annexure Schedule, if required*

Purpose of covenant	Shown (plan reference)	Burdened Land (Record of Title)	Benefited Land (Record of Title) or in gross
Land Covenant	548797	Lots 1 DP 548797 (RT 940974)	Lots 1 DP 548797 (RT 940974)
		Lot 2 DP 548797 (RT 940975)	Lot 2 DP 548797 (RT 940975)
		Lot 3 DP 548797 (RT 940976)	Lot 3 DP 548797 (RT 940976)
		Lot 4 DP 548797 (RT 940977)	Lot 4 DP 548797 (RT 940977)
		Lot 5 DP 548797 (RT 940978)	Lot 5 DP 548797 (RT 940978)
		Lot 6 DP 548797 (RT 940979)	Lot 6 DP 548797 (RT 940979)
		Lot 7 DP 548797 (RT 940980)	Lot 7 DP 548797 (RT 940980)
		Lot 8 DP 548797 (RT 940981)	Lot 8 DP 548797 (RT 940981)
		Lot 9 DP 548797 (RT 940982)	Lot 9 DP 548797 (RT 940982)
		Lot 10 DP 548797 (RT 940983)	Lot 10 DP 548797 (RT 940983)
		Lot 11 DP 548797 (RT 940984)	Lot 11 DP 548797 (RT 940984)
		Lot 12 DP 548797 (RT 940985)	Lot 12 DP 548797 (RT 940985)
		Lot 13 DP 548797 (RT 940986)	Lot 13 DP 548797 (RT 940986)
		Lot 14 DP 548797 (RT 940987)	Lot 14 DP 548797 (RT 940987)

Covenant rights and powers (including terms, covenants and conditions)

Delete phrases in [] and insert memorandum number as required.

Continue in additional Annexure Schedule if required.

The provisions applying to the specified covenants are those set out in:

[Memorandum number _____, registered under section 209 of the Land Transfer Act 2017].

[Annexure Schedule 1].

Annexure Schedule 1

Continuation of Covenant Provisions

1. Definitions and Interpretation

1.1 In this Instrument unless the context otherwise requires:

"Building" means each of Building A and Building B, which together are the *"Buildings"*.

"Building A" means the building located on the East side of the Development and which contains seven properties, being Units 1, 2, 3, 4, 5, 6, and 7.

"Building B" means the building located on the West side of the Development and which contains seven properties, being Units 8, 9, 10, 11, 12, 13 and 14.

"Benefited Land" means:

- (a) any part of the Land for which a separate Record of Title has issued; and
- (b) in relation to the Covenants, the land described on the front page of this Covenant as the Benefited Land which has the benefit of that Covenant.

"Burdened Land" means:

- (a) any part of the Land for which a separate Record of Title has issued; and
- (b) in relation to the Covenants, the land described on the front page of this Covenant as the Burdened Land which is subject to that Covenant.

"Council" means the Christchurch City Council or its successor.

"Covenantee" means the registered owner(s) of the Benefited Land and any successors in title (if applicable) to the Benefited Land from time to time.

"Covenantor" means the registered owner(s) of the Burdened Land and any successors in title (if applicable) to the Burdened Land from time to time.

"Covenants" means the covenants set out in this Instrument, including any covenant described as an obligation.

"Developer" means Williams Corporation Limited, being the entity that has completed the Development, including any:

- (a) Related Entity of Williams Corporation Limited; and/or
- (b) any assigned and/or successor in title whether in whole or in part of the Development, that continues the promotion and carrying out of the Development.

"Development" means:

- (a) the 14 lot fee simple title development undertaken by the Developer on the Land, including but not limited to those new Units constructed, open spaces, pathways, gardens (if any) and all other associated infrastructure; and
- (b) the Buildings.

"Instrument" means the front page of this Instrument, Annexure Schedule 1, Annexure Schedule 2 and Annexure Schedule 3.

"Land" means the land located at 318 Armagh Street, Christchurch, which comprises the land formerly contained in Records of Title CB20F/1218 and CB33K/1092.

"Member" means a member of the Residents Association.

"Owner" means each registered proprietor of a Property and together are the **"Owners"**.

"Plan" means the plan for the Development which is contained in this Instrument at Annexure Schedule 3.

"Property" means each of the 14 separate properties which comprise part of the Development and together are the **"Properties"**.

"Related Entity" means any entity which is owned (whether wholly or partly), controlled and/or managed by Matthew William Horncastle and Blair William Chappell.

"Residents Association" means the association that Owners by virtue of their ownership of a Property are Members of, which shall not be an incorporated body, and which is governed by the covenants and obligations set out in this Instrument.

"Unit" means each of the 14 dwellings which the Developer has constructed and which each form part of a Property.

1.2 For the avoidance of doubt:

1.2.1 words importing the singular include the plural and vice versa;

1.2.2 a covenant to do something is also a covenant to permit or cause that thing to be done and a covenant not to do something is also a covenant not to permit or cause that thing to be done; and

1.2.3 this Instrument binds and benefits the parties and their heirs, executors, successors and assigns in perpetuity and also any lessee or occupier of the Land, the Burdened Land and the Benefited Land.

2. Background

2.1 The Developer has developed the Land, together with the Burdened Land and the Benefited Land.

2.2 The Developer requires that the Land, the Burdened Land and the Benefited Land be subject to the provisions of this Instrument for the benefit of the Land and each of the Burdened Land and the Benefited Land to ensure that the Development is developed and administered in a co-ordinated and harmonious manner and to conserve and enhance the character, value and amenity values of the Development.

2.3 The purposes of this Instrument are to:

2.3.1 require the Covenantor to be bound by (where applicable) the covenants under this Instrument and to receive the benefit of (where applicable) the covenants under this Instrument;

2.3.2 require the Covenantor to insure its Property, as more specifically recorded in clause 6;

2.3.3 set out the Covenantor's obligations in respect of the maintenance of the common use pathway, common use gardens (if any) and the common boundary fence(s) on the Land (all being marked on the Plan) (together, the **Common Maintenance Areas**);

- 2.3.4 record the Covenantor's obligations in relation to the roof of the Building (in which its Property is contained in) and the fascia, gutters and external cladding of the same Building (together, the **Building Elements**);
- 2.3.5 where the Covenantor is an Owner of Unit 1 or Unit 8 (being the respective first Units directly off Armagh Street, Christchurch), record the Covenantor's obligations in relation to that part of its lawn, garden and access located on the Armagh Street side of such Property, as depicted in the Plan, and also in respect of any grass berm between Armagh Street and its Property; and
- 2.3.6 require the Covenantor to maintain lighting on the exterior of its Property.
- 2.4 The Developer requires that this Instrument shall be and remain registered against the Records of Title to the Land, the Burdened Land and the Benefited Land so that:
 - 2.4.1 the Covenantor (and/or any occupier or lessee of the Covenantor's Property) for the time being of the Burdened Land shall be bound by the provisions of this Instrument;
 - 2.4.2 the Covenantee (and/or any occupier or lessee of the Covenantee's Property) for the time being of any Benefited Land can enforce the observance of the provisions of this Instrument by any Covenantor and/or occupier or lessee for the time being of any of the Burdened Land, whether in equity or otherwise; and
 - 2.4.3 the obligations and covenants of the Covenantor under this Instrument are for the benefit of the Covenantee and also for the benefit of the Residents Association.

3. **General Covenants**

- 3.1 The Covenantor covenants and agrees:
 - 3.1.1 to observe and perform all the Covenants at all times; and
 - 3.1.2 that the Covenants shall run with and bind the Burdened Land for the benefit of the Benefited Land.
- 3.2 The Covenantor covenants with the Covenantee that on becoming the registered owner of a Property the Covenantor will:
 - 3.2.1 automatically become a Member;
 - 3.2.2 remain a Member while the Covenantor continues to be the registered Owner of that Property; and
 - 3.2.3 fulfil and continue to fulfil the obligations of a Member as set out in this Instrument.
- 3.3 The Covenantor covenants and agrees:
 - 3.3.1 to pay the Covenantee's legal costs of and incidental to the enforcement or attempted enforcement of the Covenantee's rights, remedies and powers under this Instrument;
 - 3.3.2 to indemnify the Covenantee against all claims and proceedings arising out of a breach by the Grantor of any of its obligations set out in this Instrument; and
 - 3.3.3 to pay the Covenantee interest on all amounts due by the Covenantor to the Covenantee at the rate of 12.0% per annum from the date of demand until the date that the full amount owed is paid.

4. **The Residents Association**

- 4.1 The rules of the Residents Association (as recorded in this clause 4) shall dictate how the Owners make those decisions that they are required to make under this Instrument.

- 4.2 The Covenantor agrees that the primary method of communication for matters relating to the Residents Association will be via email. In this regard, the Covenantor covenants with the Covenantee that it will:
- 4.2.1 provide the other Owners (and any other third party reasonably requiring it, such as a property manager) with its contact email address as soon as practicable following settlement of its purchase of a Property; and
 - 4.2.2 upon receipt of the above information, compile it into a list which records each Owner's email address (**Owners List**).
- 4.3 The Covenantor agrees that all decisions of the Residents Association shall be made at a meeting of the Residents Association (**Meeting**) and covenants with the Covenantee to abide by the below requirements of a Meeting:
- 4.3.1 any Owner can convene a Meeting by giving a minimum of ten working days notice in writing to each of the Owners (in accordance with clause 11.2), with that notice to record the date, time and place of that Meeting, and the proposed agenda;
 - 4.3.2 decisions shall be made by majority vote unless stated otherwise in this Instrument;
 - 4.3.3 each Owner shall exercise one vote for each Property that Owner owns. In the event there is more than one Owner of a Property, then:
 - (a) those Owners must exercise their vote jointly;
 - (b) one person/entity can exercise a vote on behalf of a jointly owned Property, unless written notice has been issued to the other Owners, which records that all of the Owners of that Property must be at a Meeting to exercise a vote jointly; and
 - (c) an Owner may nominate a proxy (such as a property manager) by way of notice (in accordance with clause 11.2) to all the other Owners who are eligible to attend that Meeting to vote on their behalf;
 - 4.3.4 voting at a Meeting can be exercised by way of a show of hands, a private vote or by way of email. If it is to be conducted by private vote, such private vote can be done under the supervision of a non-owner (such as a property manager or solicitor) appointed by agreement between the Owners present at the particular meeting.
- 4.4 The Covenantor acknowledges and agrees that:
- 4.4.1 the Residents Association shall hold separate Meetings in relation to matters concerning the Common Maintenance Areas (**Common Maintenance Areas Meeting**), insurance (**Insurance Meeting**) and Building Elements for each Building (**Building Meeting**). These Meetings can occur consecutively (one after the other during the same sitting);
 - 4.4.2 if the Meeting is a Common Maintenance Areas Meeting the quorum shall be ten Owners;
 - 4.4.3 if the Meeting is a Building A Building Meeting, then the quorum shall be five Owners of Properties in Building A, and if the Meeting is a Building B Building Meeting, the quorum shall be five Owners of the Properties in Building B;
 - 4.4.4 if the Meeting is an Insurance Meeting, the quorum shall be ten Owners (with such quorum number decreasing by the same number of Properties which become not insured under the collective insurance policy(s) for Properties in the Development); and
 - 4.4.5 at each Meeting, one Owner must be elected as secretary of that Meeting. Alternatively, a non-Owner, such as a property manager can be nominated as

secretary by a majority of those in attendance. In any event a copy of the minutes must be delivered to all Owners (in accordance with clause 11.2) within five working days following the Meeting.

5. Bank Accounts

- 5.1 The Covenantor acknowledges and agrees that the Owners will decide at a Meeting, to either nominate a property manager, accountant or similar, or three (or more) of the Owners as stakeholder (**Stakeholder**) to hold upon trust the following bank accounts, for the benefit of the following Owners:
- 5.1.1 a Stakeholder Account in relation to the Common Maintenance Areas, for the benefit of all 10 Owners (**Common Maintenance Areas Bank Account**);
 - 5.1.2 a Stakeholder Account in respect of Building A, for the benefit of the seven Building A Owners (**Building A Bank Account**);
 - 5.1.3 a Stakeholder Account in respect of Building B, for the benefit of the seven Building B Owners (**Building B Bank Account**); and
 - 5.1.4 a Stakeholder Account in relation to the Insurance Obligations for the benefit of all Owners or those of the Owners who are insured under the collective insurance policy(s) contemplated by this Instrument (**Insurance Bank Account**).
- 5.2 The Covenantor acknowledges and agrees that:
- 5.2.1 all payments from the Common Maintenance Areas Bank Account must first be approved at a Common Maintenance Areas Meeting;
 - 5.2.2 all payments from the Building A Bank Account must first be approved at a Building A Meeting;
 - 5.2.3 all payments from the Building B Bank Account must first be approved at a Building B Meeting; and
 - 5.2.4 all payments from the Insurance Bank Account must first be approved at an Insurance Meeting.
- 5.3 The Covenantor acknowledges that the Owners must procure that the Stakeholder make available to all Owners, at each Meeting, the most recent statement of each bank account to which that Meeting relates.

6. Obligations of the Owners

- 6.1 The Covenantor covenants with the Covenantee to:
- 6.1.1 contribute to each Bank Account in accordance with clause 7 below; and
 - 6.1.2 keep the Common Maintenance Areas in good order and repair (**Common Maintenance Areas Obligations**).
- 6.2 In relation to the Covenantor's insurance obligations, the Covenantor covenants and agrees that:
- 6.2.1 it will procure and maintain a comprehensive insurance policy for the Covenantor's Property and a fair share of those common improvements which are located on the Land, on either a replacement basis or on a sum insured basis reasonably sufficient to replace the Property and a fair share of those common improvements on the Land (**Insurance Policy**); and

- 6.2.2 pay all premiums and any other payments due under the Insurance Policy on time and otherwise take any other action that is required to ensure the Insurance Policy is maintained. If demanded in writing by an Owner, the Covenantor must provide to any/all of the other Owners a Certificate of Currency of Insurance as proof of the Covenantor's Insurance Policy within five working days of such demand being made.
- 6.3 The Owners acknowledge and accept that it is likely in their best interests for the Insurance Obligations to be satisfied by a collective insurance policy(s) for all Properties in the Development (**Collective Insurance Policy**). The Covenantor hereby agrees and accepts that there will be a Collective Insurance Policy, and covenants with the Covenantee that it will maintain the insurance cover for their Property under the Collective Insurance Policy and to pay its allocated amount of the premium for the Collective Insurance Policy, unless the Covenantor obtains (at an Insurance Meeting) the agreement of 75% or more of the Owners (who are a party to the Collective Insurance Policy) for it to satisfy its Insurance Obligations outside of the Collective Insurance Policy.
- 6.4 The Covenantor acknowledges that the requisite Owners may change the insurance provider of the Collective Insurance Policy upon the agreement (at an Insurance Meeting) of 75% or more of the requisite Owners.
- 6.5 The Covenantor (where it is a Building A Owner) covenants with the Covenantee, that it will keep the Building A Elements in good order and repair having regard to the overall condition of Building A (**Building A Obligations**).
- 6.6 The Covenantor (where it is a Building B Owner) covenants with the Covenantee, that it will keep the Building B Elements in good order and repair having regard to the overall condition of Building B (**Building B Obligations**).
- 6.7 The Covenantor covenants with the Covenantee, where the Covenantor is the Owner of either Unit 1 or Unit 8 (being the first Units directly off Armagh Street, Christchurch) that it will (at its own cost) maintain:
- 6.7.1 those parts of its lawn, garden and access which are along the Armagh Street side of its Property (more particularly being on the areas depicted in the Plan) in the same good and tidy condition as that which is shown in the Plan, including with those plants, trees and lawn as are recorded in the Plan (**Garden Obligations**); and
- 6.7.2 any grass berm between Armagh Street and its Property.
- 6.8 The Covenantor covenants with the Covenantee that it will maintain in good working order at all times the exterior lighting at its respective Property such that in the hours of darkness the lighting illuminates the shared accesses and entrances to the Properties, and any common/utility area within the Development. This lighting shall be maintained at the cost of each Owner of the particular Property to which the light(s) are wired to, and is to be set on an automatic night sensor switch.

7. Contribution to Bank Accounts

- 7.1 The Covenantor covenants that it will:
- 7.1.1 transfer to the Common Maintenance Areas Bank Account on the first day of each month \$7.00 per month on account of the cost to maintain the Common Maintenance Areas;
- 7.1.2 where it is a Building A Owner, transfer to the Building A Bank Account on the first day of each month \$10.00 per month on account of the cost to maintain the Building A Elements;
- 7.1.3 where it is a Building B Owner, transfer to the Building B Bank Account on the first day of each month \$10.00 per month on account of the cost to maintain the Building B Elements; and

- 7.1.4 where it is subject to the Collective Insurance Policy, transfer to the Insurance Bank Account on the first day of each month an amount of money equal to their allotted share of the cost of obtaining and maintain the Collective Insurance Policy.
- 7.2 The Covenantor acknowledges and agrees that:
- 7.2.1 those contributions recorded in clauses 7.1.1, 7.1.2 and 7.1.3 shall be adjusted up every three years from the date of this Instrument in accordance with any increase in the Consumer Price Index published by Statistics New Zealand (or the like index in the event that index is replaced) over that same period, provided that the Owners (by way of a decision at the appropriate Meeting) may elect to increase or decrease the amount and/or frequency of those contributions;
- 7.2.2 in the event that there are insufficient funds held in the Common Maintenance Areas Bank Account to enable the Owners to meet the Common Maintenance Areas Obligations, then (by way of a decision at a Common Maintenance Areas Meeting) the Owners may require each Covenantor to make a payment to the Common Maintenance Areas Bank Account equal to a 1/14 share of the amount that is required to enable the Owners to meet the Common Maintenance Areas Obligations;
- 7.2.3 in the event that there are insufficient funds held in the Building A Bank Account to enable the Building A Owners to meet the Building A Obligations, then (by way of a decision at a Building A Meeting) the Building A Owners may be required to make a payment to the Building A Bank Account equal to a 1/7 share of the amount that is required to enable the Building A Owners to meet the Building A Obligations;
- 7.2.4 in the event that there are insufficient funds held in the Building B Bank Account to enable the Building B Owners to meet the Building B Obligations, then (by way of a decision at a Building B Meeting) the Building B Owners may be required to make a payment to the Building B Bank Account equal to a 1/7 share of the amount that is required to enable the Building B Owners to meet the Building B Obligations; and
- 7.2.5 in the event that there is insufficient funds held in the Insurance Bank Account to enable the (requisite) Owners to meet the Insurance Obligations, then (by way of a decision at an Insurance Meeting) the relevant Owners may require each relevant Owner to make payment to the Insurance Bank Account such that they can meet the Insurance Obligations.
- 7.3 The Covenantor acknowledges that **annexed** at Schedule 2 are tables recording an estimate of the (initial) monthly contributions referred to above.

8. Sale of Property

- 8.1 In the event that the Covenantor sells its Property, the Covenantor covenants with the Covenantee that it will:
- 8.1.1 provide all other Owners with notice recording when settlement of the sale is to take place, and the email address, postal address (if different from the Property being sold) and mobile number for the new Owner;
- 8.1.2 ensure that contemporaneously with settlement of the sale, that its name(s) is removed from any of the Bank Accounts recorded in clause 5; and
- 8.1.3 provide the Owners List to the new Owner.

9. Enforcement

- 9.1 The Covenantor and the Covenantee agree that:
- 9.1.1 the Covenantor's obligations and covenants under this Instrument are for the benefit of the Covenantee and also for the benefit of the Residents Association (being all Owners);

- 9.1.2 the Residents Association (being all Owners) may facilitate the observance of this Instrument by the Covenantor by taking all necessary steps to enforce its observance on behalf of the Covenantor;
- 9.1.3 in the event that the Covenantor does not make any contribution to a Bank Account that it is required to in accordance with clauses 6 and 7 or is otherwise in breach of the terms of this Instrument then from the date that is five working days from the date that the Covenantor receives written notification of such breach (such notice to be sent by a non-defaulting Owner(s) or their representative) the Covenantor will be liable to pay to the Bank Account liquidated damages equal to \$50.00 per day for each day that the Covenantor remains in breach of the terms of this Instrument. This payment(s) will be without prejudice to the other rights of the Covenantor in relation to the enforcement of this Instrument, including but not limited to the recovery from the Covenantor of an amount equal to the Covenantor's loss and costs as a result of the breach of this Instrument by the Covenantor;
- 9.1.4 the Covenantor is able to instruct a law firm and/or debt collector to act for the Covenantor in respect of the recovery of the debt owed by the Covenantor and in such event the Covenantor may recover the cost of the same from the Covenantor; and
- 9.1.5 if any default by the Covenantor results in a Bank Account not maintaining sufficient monies for the Owners to meet their relevant obligations, then the other relevant Owners are required to contribute to such Bank Account an equal share of the amount required to enable the Owners to meet the relevant Obligations. Each Owner who contributes a share pursuant to this clause shall be able to recover the amount of that share, together with interest (at the rate of 12.0% per annum) from the Covenantor.

10. **Dispute Resolution**

- 10.1 If a dispute arises between a Covenantor and Covenantor in relation to matters touching or concerning this Instrument (**Dispute**), the following procedure must be followed:
- 10.1.1 the party initiating the Dispute must first provide full written particulars of the Dispute to all other Owners and call a Meeting for the Owners to discuss the Dispute, and endeavour to resolve the Dispute at that Meeting;
- 10.1.2 if the Dispute is not resolved at the Meeting, the Owners must appoint a mediator by mutual agreement (or if agreement cannot be reached, that mediator is to be appointed by the President for the time being of the Canterbury-Westland Branch of the New Zealand Law Society or the body that replaces that society) to attend a Meeting, for the purpose of resolving the Dispute; and
- 10.1.3 if the Dispute is not resolved at the Meeting which is attended by the mediator, the Dispute must be referred to arbitration in accordance with the Arbitration Act 1996 and conducted by a single arbitrator to be agreed on by the Owners (or failing agreement, to be appointed by the President for the time being of the Canterbury-Westland Branch of the New Zealand Law Society or the body that replaces that society).

11. **General**

- 11.1 The Covenantor's liability under this Instrument shall not be released, varied or affected in any way by any delay, extension of time or other indulgence to the Covenantor suffered or permitted by the Covenantor or by any failure or neglect of the Covenantor to enforce the rights or powers recorded in this Instrument.
- 11.2 The Covenantor agrees that a delivery of a notice under this Instrument is effective when:
- 11.2.1 it is placed in the mailbox at the Property of the Owner upon whom the notice is to be served (unless the requisite Owner has previously provided written notice to the other Owners that notices are to be sent to a different postal address, in which case the notice will be effective three (3) working days after it is sent to that address); and/or



emailed to an Owner, with the requisite email address for that owner having previously been provided in writing to the other Owners with instructions that email address can be used for services of notices under this Instrument.

Schedule 2 – Estimated (Initial) Contributions

Table 1

Item	Annual cost in total across all Owners	Each Owner's Annual contribution	Each Owner's Monthly contribution
Common Maintenance Areas	\$1,176.00	\$84.00	\$7.00
Building Elements	\$1,680.00	\$120.00	\$10.00
Total	\$2,856.00	\$204.00	\$17.00

Table 2

	Annual cost in total across all Owners	Each Owner's Annual contribution	Each Owner's Monthly contribution
Collective Insurance Policy	\$13,944.00	\$996.00	\$83.00

- The insurance cost stated in this table is an initial estimate only and is based upon current average market costs for collective insurance policies.

Table 3

	Annual cost in total across all Owners	Each Owner's Annual contribution	Each Owner's Monthly contribution
Service Agreement Management Fee	\$2,100.00	\$150.00	\$12.50

- The cost stated in this table is an initial estimate only and is based upon current average market costs for service management agreements.

11

Schedule 3 – Development, Pathway, Fence and Garden Plan

See annexed.



PLANT SCHEDULE				KEY	
ID	BOTANICAL NAME	QTY	GRADE		
LT	LOMANDRA "LIME TUFF"	106	2 LITRE		
LI	LIBERTIA XODES "TAUPO BLAZE"	166	2 LITRE		
GB	GRISELINEA "BROADWAY MINT"	112	10 LITRE		
LL	LOMANDRA "LITTLE CON"	138	2 LITRE		
PE	PHORMIUM "EMERALD GREEN"	130	2 LITRE		
FR	FLAGIANTHUS REGIUS	6	45 LITRE		
CE	CORNUS "EDDIES WHITE WONDER"	14	80 LITRE		
PA	PRUNUS AMANOGAWA	4	80 LITRE		
PD	PHORMIUM "DUSKY CHIEF"	24	2 LITRE		

KEY	
OUTDOOR POWER POINT (1 EACH UNIT)	●
OUTDOOR WATER TAP (2 EACH UNIT)	●

GENERAL NOTES	
TOTAL AREA OF SITE	1055.00 M2
TOTAL AREA OF CONCRETE	88.41 M2
TOTAL AREA OF GARDEN BED	152.05 M2
TOTAL AREA OF CHIP	345.81 M2

1.8M SECTION OF POOL FENCING WITH SOLID 1.8M TIMBER FENCE EITHER SIDE TO HIDE SERVICES.

STORAGE / BIKE SHED



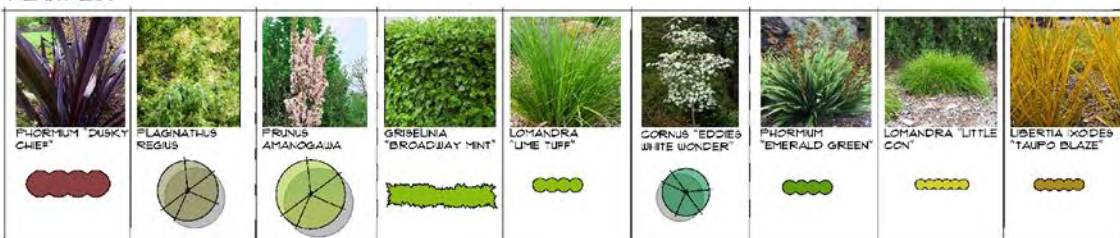
SLOPING ROOF
WIDTH: 1530MM,
DEPTH: 185MM,
FRONT: 1830MM,
BACK: 1710MM,
AREA: 1.19M2

2 X 1 X "URBAN" FRONT OPENING
LETTER BOXES SUPPLIED BY BOX
DESIGN. 250 W X 190 H X 400 D ON
DRESSED TIMBER FENCE
(AS PER PHOTO)



NOTE
THIS PLAN IS AT A CONCEPTUAL LEVEL.
SUBJECT TO FURTHER DESIGN DEVELOPMENT
IT IS NOT TO BE SCALED OFF OR USED FOR
ANY CONSTRUCTION PURPOSES

PLANT LIST



WILLIAMS CORPORATION

LANDSCAPE PLAN FOR CONSENT
318 ARMAGH STREET, CHRISTCHURCH

SCALE:	1:100 R A2
DATE:	1 OCTOBER 2019
PAGE:	1 OF 1
REVISION:	-
DRAWN BY:	D. GREGG

INNATE
LANDSCAPE
ARCHITECTURE



	<p>Points to note :</p> <p>a) Key Point : Two Buildings</p> <p>(i) A = 1, 2, 3, 4, 5, 6 and 7</p> <p>(ii) B = 8, 9, 10, 11, 12, 13 and 14</p> <p>b) Building Elements = Roof, Fascia, gutters & external cladding</p> <p>c) Units 1 & 8 (at own cost) must maintain lawn, garden, access and front berm</p> <p>d) Table of Contributions</p> <p>e) Landscape Plan</p> <p>Moved: Lindsay Byrne Seconded: Margaret Keats Carried</p>																	
6.	<p>INSURANCE & VALUATION:</p> <p>An updated valuer’s reinstatement insurance certificate and one quote for the Residents’ Association, which had been obtained by the property administrator, were tabled at the meeting.</p> <p>It was resolved that the Residents’ Association be insured with IAG via MARSH for the forthcoming year 08.09.2021 to 08.09.2022 and that the policy have the following excess costs and Cover Limits:</p> <p>One of the clauses in the insurance policy is that there should be a meth test prior to the tenant moving in on the property.</p> <table><tr><th>EXCESS</th><th>EXCESS COST INC GST</th></tr><tr><td>Owner Occupied Units</td><td>\$250.00</td></tr><tr><td>Tenanted Units</td><td>\$400.00</td></tr><tr><td>Unoccupied Units, Burglary and Malicious Damage</td><td>\$1,000.00</td></tr><tr><td>Theft and Meth Extension</td><td>\$2,500.00</td></tr><tr><td>Natural Disaster</td><td>1% of Sit value minimum, \$1,000.00</td></tr><tr><th>COVER</th><th>COVER LIMIT</th></tr><tr><td>Landlord Chattels per Unit</td><td>\$25,000.00</td></tr></table>	EXCESS	EXCESS COST INC GST	Owner Occupied Units	\$250.00	Tenanted Units	\$400.00	Unoccupied Units, Burglary and Malicious Damage	\$1,000.00	Theft and Meth Extension	\$2,500.00	Natural Disaster	1% of Sit value minimum, \$1,000.00	COVER	COVER LIMIT	Landlord Chattels per Unit	\$25,000.00	
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7.	<p>ANNUAL ACCOUNTS:</p> <p>The financial accounts for the Residents’ Association for the period 08.09.2020 to 11.08.2021 were submitted to the meeting, discussed, and adopted.</p> <p>Moved: Debbie Newmam Seconded: Margaret Keats Carried</p>																			
8.	<p>BUDGET – Based on the Covenant Instrument</p> <table><tr><th>Items (GST Inclusive)</th><th>Budget 2021/2022 12 Months</th><th>Comments</th></tr><tr><td>Administration Fees</td><td>\$2,121.00</td><td></td></tr><tr><td>Insurance Premium</td><td>\$12,302.63</td><td>As per actual quote from IAG</td></tr><tr><td>Common Maintenance Area</td><td>\$1,420.17</td><td>Adjusted to keep the same bottomline as last year’s budget</td></tr><tr><td>Building Elements Fund</td><td>\$1,680.00</td><td>Same as last year’s budget</td></tr><tr><td>TOTAL</td><td>\$17,523.80</td><td></td></tr></table> <p>Moved: Debbie Newmam Seconded: Lindsay Byrne Carried</p> <p>It was agreed to have levies fall due on 30th September 2021.</p>	Items (GST Inclusive)	Budget 2021/2022 12 Months	Comments	Administration Fees	\$2,121.00		Insurance Premium	\$12,302.63	As per actual quote from IAG	Common Maintenance Area	\$1,420.17	Adjusted to keep the same bottomline as last year’s budget	Building Elements Fund	\$1,680.00	Same as last year’s budget	TOTAL	\$17,523.80		
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9.	<p>GENERAL BUSINESS:</p> <p>a) <u>Lot 13</u></p> <p>Leak in shower which Williams Corporation – Maintenance Team has fixed but still needs painting</p> <p>b) <u>Heat Pumps</u></p> <p>Williams Corporation wished to remind all owners to leave their heat pumps on dry and to leave the windows ajar outside.</p>																			

	<p>c) All owners are to be provided with an up to date owners list.</p> <p>d) <u>Portal Information</u> Portal Logon information was sent to all owners on 3rd May 2021.\</p> <p>e) <u>Proposed AGM Details</u> Sunday, 13th August 2022, at 10:00a.m., via Zoom.</p> <p>There being no further general business, the meeting closed at 11:00a.m.</p>	BCA
	<p>POINTS TO BE ACTIONED:</p> <ul style="list-style-type: none"> • BCA Ltd. to send all owners an owners list alongside these minutes. 	

Heating Report

Report Details

This report was generated by
Penny Bell

Address of rental property
7/318 Armagh St

Name of landlord
Max Property

Report was generated on
09 October 2020
04:02pm

How to provide this heating requirement

You need 4.6kW of heating capacity to heat your living room

This is the minimum required heating capacity you need to meet the healthy homes standards, based on the information you supplied. It takes into account your local climate and the design and construction of your home. The tool makes some assumptions to keep things simple.

Your heating needs to provide this heating capacity with an outdoor temperature of -4°C

Heat pump installers need to know the outdoor temperature to work to. This is because the heating capacity of a heat pump reduces with colder outdoor temperatures. If you live somewhere cold, you may need a particular model of heat pump to give enough heating capacity.

Choose the right type and size of heater

You can provide this heating capacity using one or more heaters. But each heater must meet the requirements in the healthy homes standards.

Your heater(s) must be fixed and not portable. They must each be at least 1.5 kW in heating capacity.

Your heater must not be an open fire or an unflued combustion heater, eg portable LPG bottle heaters. If you use a heat pump or an electric heater, it must have a thermostat. You cannot use an electric heater for a required heating capacity over 2.4 kW unless you're 'topping up' existing heating. Smaller 'top up' heaters must meet certain conditions (see below).

The healthy homes standards treat heat pumps differently from other electric heaters. Where the tool refers to an 'electric heater', this means an electric heater that is not a heat pump.

In most cases, the right type of heater will be a larger fixed heating device like a heat pump, wood burner, pellet burner or flued gas heater. In some cases, eg small apartments, a smaller fixed electric heater will be enough. For more information about different heating options visit the [Energy Efficiency and Conservation Authority's website](https://www.energywise.govt.nz/at-home/heating-and-cooling/). (<https://www.energywise.govt.nz/at-home/heating-and-cooling/>)

You can still use heaters that don't meet these requirements. They won't need to be removed but they can't contribute to the heating capacity you need to meet the healthy homes standards.

Top up existing heating

If you're adding a new heater to a room with existing heating, each heater must meet the requirements in the healthy homes standards, with one exception. If your existing heating doesn't have the required heating capacity, you can add a smaller fixed electric heater to 'top up' your heating. If you do, you must meet all these conditions:

- you installed your existing heating before 1 July 2019
- each of your existing heaters meets the general requirements for heaters (listed above) and is not an electric heater (except for a heat pump)
- the required heating capacity is more than 2.4 kW, and
- the 'top up' you need is 1.5 kW or less.

For example, if you have a heat pump with a heating capacity of 3.3 kW, but you need a total heating capacity of 4.5 kW, you can add a fixed 1.5 kW electric heater with a thermostat to meet the standard. See further examples below.

You don't need to add more heating if you have one or more existing large heaters that meet all these conditions:

- were installed before 1 July 2019
- each have a heating capacity greater than 2.4 kW
- meet the requirements in the standards, and
- have a total heating capacity that's at least 90% of what you need.

Disclaimer

This tool is a 'heating capacity calculator' for the purposes of the Residential Tenancies (Healthy Homes Standards) Regulations 2019. As well as determining the required heating capacity, the Heating Assessment Tool will also provide information about the type of heating device that, if installed, would achieve compliance with the heating standard.

When the Heating Assessment Tool is used correctly it is intended to presume the required heating capacity for the main living room of a specific rental premises. Any person using it in good faith is entitled to rely on the report produced as being the correct result based on the information entered. Misuse of the Heating Assessment Tool may cause an incorrect result and impact on a landlord's compliance with the heating standard. [Read the full disclaimer. \(https://www.tenancy.govt.nz/about-tenancy-services/disclaimer/#id_30551108-heating-assessment-tool-disclaimer\)](https://www.tenancy.govt.nz/about-tenancy-services/disclaimer/#id_30551108-heating-assessment-tool-disclaimer)

Examples

Here are some examples showing a required heating capacity and how you could provide heating that meets the healthy homes standards.

Example 1:

You need a total heating capacity of 5 kW. You have a heat pump, installed in 2018, with a heating capacity of 3.7 kW. You can add a fixed electric heater that is at least 1.5 kW to 'top up' your heating.

Example 2:

You need a total heating capacity of 8 kW. You have a fixed heat pump with a heating capacity of 4 kW and an unflued gas heater with a heating capacity of 3 kW. The unflued gas heater is an unacceptable heater type, which means it can't contribute to the required heating capacity. You can meet the standards by installing a 4 kW (or larger) qualifying fixed heater where it can heat the main living room directly. You cannot add an electric heater to 'top up' your heating because the 'top up' you need is over 1.5 kW.

Example 3:

You need a total heating capacity of 3.5 kW. You have a fixed heat pump with a thermostat and heating capacity of 3.3 kW, installed in 2014. You don't need to add any more heating because your existing heating is a qualifying, larger heater that achieves at least 90% of the required heating capacity.

Rental property details

About your home

Your home's age and location

When was your home built: **From 2009 onwards**

Region: **Canterbury**

Council rates paid to: **Christchurch City Council**

Zone: **3**

Assumed external temperature: **-4°C**

About your living room

Main living room

Main living room area: **35m²**

Number of staircases: **1**

Additional level 1 area: **2m²**

Additional level 2 area: **0m²**

Level 1

Wall 1

Type of wall: **internal**

Length: **8.72m**

Height: **2.40m**

Area: **20.93m²**

Calculated area: **20.93m²**

R-Value: **2.8**

Default R-Value **0.4**

Wall Transmission Heat Loss: **0.08kW**

Number of windows: **0**

Number of door glazing: **0**

Wall 2

Type of wall: **external**

Length: **3.99m**

Height: **2.40m**

Area: **9.58m²**

Calculated area: **9.58m²**

R-Value: **2.8**

Default R-Value **2**

Wall Transmission Heat Loss: **0.21kW**

Number of windows: **1**

Number of door glazing: **1**

Wall 2: Window 1

Glazing type: **double**

Length: **0.94m**

Height: **0.74m**

Area: **0.70m²**

Calculated area: **0.70m²**

R-Value: **0.26**

Default R-Value **0.26**

Wall 2: Door 1 glazing

Glazing type: **double**

Length: **1.79m**

Height: **0.57m**

Area: **1m²**

Calculated area: **1m²**

R-Value **0.26**

Default R-Value **0.26**

Wall 3

Type of wall: **external**

Length: **8.72m**

Height: **2.40m**

Area: **20.93m²**

Calculated area: **20.93m²**

R-Value: **2.8**

Default R-Value **2**

Wall Transmission Heat Loss: **0.31kW**

Number of windows: **2**

Number of door glazing: **0**

Wall 3: Window 1

Glazing type: **double**

Length: **0.53m**

Height: **1.74m**

Area: **0.92m²**

Calculated area: **0.92m²**

R-Value: **0.26**

Default R-Value **0.26**

Wall 3: Window 2

Glazing type: **double**

Length: **0.53m**

Height: **1.74m**

Area: **0.92m²**

Calculated area: **0.92m²**

R-Value: **0.26**

Default R-Value **0.26**

Wall 4

Type of wall: **external**

Length: **3.99m**

Height: **2.40m**

Area: **9.58m²**

Calculated area: **9.58m²**

R-Value: **2.8**

Default R-Value **2**

Wall Transmission Heat Loss: **0.35kW**

Number of windows: **0**

Number of door glazing: **1**

Wall 4: Door 1 glazing

Glazing type: **double**

Length: **2.07m**

Height: **1.74m**

Area: **4m²**

Calculated area: **4m²**

R-Value **0.26**

Default R-Value **0.26**

Floor:

Floor Area: **34.79m²**

Space below floor: **external**

Standards compliance: **all**

Standards percentage: **100%**

Standards area: **34.79m²**

Standards R-Value **1.3**

Standards R-Value default **1.3**

Non-standards percentage: **0%**

Non-standards area: **0.00m²**

Non-standards R-Value **0**

Non-standards R-Value default **1.3**

Internal percentage: **0%**

Internal R-Value **0**

Internal R-Value default **0.5**

External percentage: **100%**

External R-Value **1.3**

External R-Value default **1.3**

Total area: **34.79m²**

Internal area: **0.00m²**

External area: **34.79m²**

Internal Transmission Heat Loss: **0.00kW**

External Transmission Heat Loss: **0.59kW**

Standards Transmission Heat Loss: **0.59kW**

Non-standards Transmission Heat Loss: **0.00kW**

Total Transmission Heat Loss: **0.59kW**

Ceiling:

Floor Area: **34.79m²**
Shape of ceiling: **flat**
Space above ceiling: **internal**
Standards percentage: **0%**
Standards area: **0.00m²**
Standards R-Value **0**
Standards R-Value default **3.3**
Non-standards percentage: **0%**
Non-standards area: **0.00m²**
Non-standards R-Value: **0**
Non-standards R-Value default: **3.3**
Internal percentage: **100%**
Internal R-Value: **0.5**
Internal R-Value default: **0.5**
External percentage: **0%**
External R-Value: **0**
External R-Value default: **3.3**

Flat area: **34.79m²**
Irregular area: **0.00m²**
Total area: **34.79m²**
Internal area: **34.79m²**
External area: **0.00m²**
Internal Transmission Heat Loss: **0.77kW**
External Transmission Heat Loss: **0.00kW**
Standards Transmission Heat Loss: **0.00kW**
Non-standards Transmission Heat Loss: **0.00kW**
Total Transmission Heat Loss: **0.77kW**
Number of skylights: **0**

Level Summary:

Volume of Level: **83.5m³**
Transmission Heat Loss: **2.30kW**
Ventilation Heat Loss: **0.62kW**
Additional heating-up power: **1.39kW**

Level 2

Wall 1

Type of wall: **internal**
Length: **2.19m**
Height: **2.40m**
Area: **5.26m²**
Calculated area: **5.26m²**
R-Value: **2.8**
Default R-Value **0.4**
Wall Transmission Heat Loss: **0.02kW**
Number of windows: **0**
Number of door glazing: **0**

Wall 2

Type of wall: **internal**
Length: **0.96m**
Height: **2.40m**
Area: **2.30m²**
Calculated area: **2.30m²**
R-Value: **2.8**
Default R-Value **0.4**
Wall Transmission Heat Loss: **0.01kW**
Number of windows: **0**
Number of door glazing: **0**

Wall 3

Type of wall: **internal**

Length: **2.19m**

Height: **2.40m**

Area: **5.26m²**

Calculated area: **5.26m²**

R-Value: **2.8**

Default R-Value **0.4**

Wall Transmission Heat Loss: **0.02kW**

Number of windows: **0**

Number of door glazing: **0**

Wall 4

Type of wall: **internal**

Length: **0.96m**

Height: **2.40m**

Area: **2.30m²**

Calculated area: **2.30m²**

R-Value: **2.8**

Default R-Value **0.4**

Wall Transmission Heat Loss: **0.01kW**

Number of windows: **0**

Number of door glazing: **0**

Floor:

Floor Area: **2.10m²**

Space below floor: **internal**

Standards compliance: **all**

Standards percentage: **0%**

Standards area: **0.00m²**

Standards R-Value **0**

Standards R-Value default **1.3**

Non-standards percentage: **0%**

Non-standards area: **0.00m²**

Non-standards R-Value **0**

Non-standards R-Value default **1.3**

Internal percentage: **100%**

Internal R-Value **0.5**

Internal R-Value default **0.5**

External percentage: **0%**

External R-Value **0**

External R-Value default **1.3**

Total area: **2.10m²**

Internal area: **2.10m²**

External area: **0.00m²**

Internal Transmission Heat Loss: **0.05kW**

External Transmission Heat Loss: **0.00kW**

Standards Transmission Heat Loss: **0.00kW**

Non-standards Transmission Heat Loss: **0.00kW**

Total Transmission Heat Loss: **0.05kW**

Ceiling:

Floor Area: **2.10m²**
Shape of ceiling: **flat**
Space above ceiling: **external**
Standards percentage: **100%**
Standards area: **2.10m²**
Standards R-Value **7.2**
Standards R-Value default **3.3**
Non-standards percentage: **0%**
Non-standards area: **0.00m²**
Non-standards R-Value: **0**
Non-standards R-Value default: **3.3**
Internal percentage: **0%**
Internal R-Value: **0**
Internal R-Value default: **0.5**
External percentage: **100%**
External R-Value: **7.2**
External R-Value default: **3.3**

Flat area: **2.10m²**
Irregular area: **0.00m²**
Total area: **2.10m²**
Internal area: **0.00m²**
External area: **2.10m²**
Internal Transmission Heat Loss: **0.00kW**
External Transmission Heat Loss: **0.01kW**
Standards Transmission Heat Loss: **0.01kW**
Non-standards Transmission Heat Loss: **0.00kW**
Total Transmission Heat Loss: **0.01kW**
Number of skylights: **0**

Level Summary:

Volume of Level: **5.04m³**
Transmission Heat Loss: **0.11kW**
Ventilation Heat Loss: **0.04kW**
Additional heating-up power: **0.08kW**

Result

Transmission Heat Loss: **2.41kW**
Ventilation Heat Loss: **0.66kW**
Additional heating-up power: **1.48kW**
Heat load of the heated space: **4.6kW**
Heat load of the heated space (w/o heating-up power): **3.08kW**

Healthy Homes Worksheet

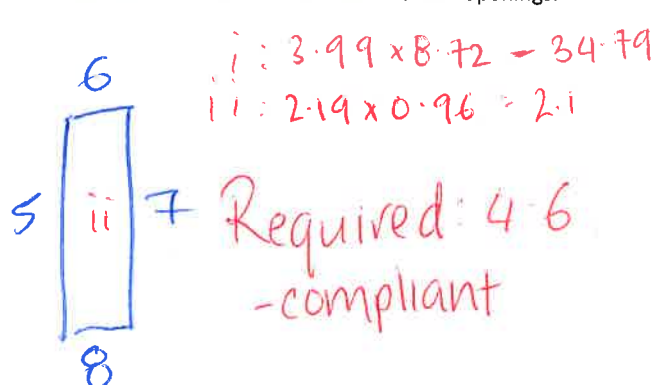
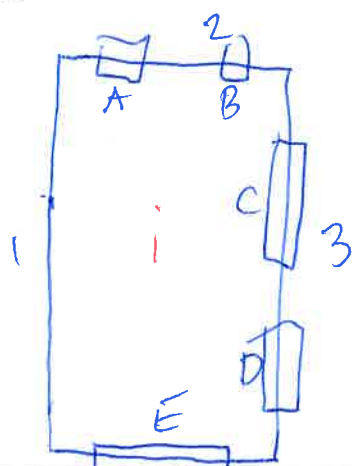
Property Address	2 bed, long, end - Williams Corp		
Property Type	Studio	Apartment	House
Date of visit	07/10/20	Year Built	2020
Name of Assessor	Penny	Property Manager	Claudia

Heating

Question	Answer
Does the living area have a heater?	<input checked="" type="radio"/> Yes / <input type="radio"/> No
If yes, what type and power is it?	Type: ¹ HP Power (kw): 5.46
Was it installed before July 1, 2019?	<input checked="" type="radio"/> Yes / <input type="radio"/> No

Take a picture of the information panel of the heating device and get make and model if possible

Sketch the living room² and label the walls with numbers. Enter the details below for each of the walls and wall openings.



What is the area of the living room in sqm?	DOWN 34.79 UP 2.1 TOTAL 36.89		
	Length (m)	Height (m)	Internal or External
Wall 1	8.72	2.4	i
Wall 2	8.99		E
Wall 3	8.72		E
Wall 4	3.99		E
Wall 5	2.19		i
Wall 6	0.96		i
Wall 7	2.19		i
Wall 8	0.96		i
Wall 9			
Wall 10			

Wall Openings (only measure doors if glass, and measure to the outside of the frame)

	Length (m)	Height (m)	Wall / Type (door or window)
Opening A	0.94	0.74	W
Opening B	1.79	0.17 x 3	D
Opening C	0.53	1.74	W
Opening D	0.53	1.74	W
Opening E	2.07	1.74	D
Opening F			
What is below the floor?	Ground / Internal / Mix Concrete Pad		
What is above the ceiling?	External / Internal / Mix		

¹ Your heater except a heat pump) if the required heating capacity for the main living room is over 2.4 kW, unless you're 'topping up' existing qualifying heating that was installed before 1 July 2019.

² 'Living room' means the whole space a living-room heater must be able to heat. Include any connected spaces that cannot be closed off.

Window/Door Opening Requirements

Room	Description	Area of Room ³	Area of Openings ⁴	Openings	Percentage
Kitchen					
Living					
Dining Room					
Bedroom 1					
Bedroom 2					
Bedroom 3					
Bedroom 4					

Openings are not required in bathrooms or hallways as they are not living areas.

Comments – Ventilation (Kitchen/Bathroom), Drainage, Draft (check reference sheet for prompts)
<p>No drafts</p> <p>Kitchen & Bathroom fans work & vent externally</p> <p>Good gutters</p>

³ Calculate the floor area of the room by measuring the length of the room at its longest, and the width of the room at its widest point. Then multiply the length x the width to calculate the floor area in square metres.

⁴ Windows, doors or skylights that are 'openable' – i.e. that open to the outdoors, allow the flow of air into and out of the property, and can be fixed in an open position. Only measure the section of the windows, doors and skylights that open -excluding fixed frames. Multiply these measurements to reach a total openable area of windows and add multiple openings together as needed. Put the area in square metres.



A BIT ABOUT ANDY

Andy Williams is not only the Business owner of Office Road Real Estate but is an award winning agent. Being awarded in the top 100 Agents in New Zealand by Rate My Agent in 2021. Andy is quickly building a great reputation with track record to boot.

Canterbury born and bred, Andy knows the ever-changing Christchurch well.

He started his career in Personal Training, so working closely with clients and helping them to achieve their own fantastic results is familiar territory to him.

Andy spent many years working in the construction sector focusing on sales and specifications, working alongside architects, developers and builders. This gave him a well-rounded understanding and sound knowledge of everything it takes to improve, build or maximise the potential of a property - from renovations to new builds and developments. It's this knowledge, experience and valuable contacts that gave Andy a strong advantage during his own property investment journey.

Fast forward to now and Andy's desire to help people achieve fantastic results remains the same, and together with his passion for property, it was a natural fit to start helping others with their own property journey.

Andy's approach is straightforward and genuine and he's prepared to have honest conversations to achieve the best possible results for all parties.



A BIT ABOUT RICHIE

Dedication, communication, determination and trust are the key values Richie displays in everything he does.

Although he is a Cantabrian through and through, Richie has spent six years living in various parts of the world where he has gained immense life experience, including well-honed business and negotiation skills. During the time he spent travelling from Bali to China he built up communication and people skills that are second to none.

Richie knows the value of modern marketing. "As the Real Estate industry evolves to become more innovative and efficient, so do I." Richie has intentionally chosen to work within a team where a strong emphasis is placed on ensuring that clients receive the best advice, support, and marketing to achieve their goals.

His thorough knowledge of all that Christchurch City and the wider Canterbury area has to offer, his dedication to providing exceptional service to all his clients, both buyers and sellers, and his friendly easy approach to life will ensure you will have complete confidence in having Richie working with you to achieve your real estate goals.

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