



Phone: 0272720764

Harley Ngataua

Website: www.tinyhousesnz.co.nz

Email: tinyhousesnz@outlook.com

Tiny Houses in New Zealand *June 2018*

Tiny House NZ Ltd in accordance with the information listed below.

Introduction

Tiny house is the unofficial term adopted to define a liveable home built on a trailer. Legally defined as a load on a trailer, if road worthy they are regarded as vehicles under the Transport Act not buildings under the building Act. Like Caravans Motor homes and trucks, tiny houses can be parked on private property with the same criteria given to other vehicles. Built for permanent living, tiny houses though mobile are generally designed to be moved occasionally, not suitable for extended travelling on holiday.

THNZ have conducted a 3 year fact finding exercise on the viability and market parameters of Tiny Houses in NZ, by constructing three units using a range of techniques and materials, and assisting with public education through fb community sites and the Canterbury Home Show in 2016.

Tiny house markets

Tiny houses have a number of markets:

Rentals, Granny flat, workers quarters, Airbnb income earner, choice of living smaller, solo parents and single adults homes, they're becoming the new first step into home ownership. Perhaps the greatest challenge for tiny house living is finding a land owner with a spot of land to locate to. Down- sizing is the new catch phrase.

Housing climate

NZ is desperately short of housing and has the dubious position of having the most expensive housing in the world according to the UN. These and the limitations of Council consents density limitations and other obstacles to affordable housing are all points explaining the demand for tiny houses. There is a rapid worldwide movement toward tiny house living.

Our Tiny Houses:

At around 16 to 20 square meters the floor space of a tiny house is considered small, but with clever use of space and built in furniture there is plenty of room for modern conveniences and comfortable living, we allow for fridge freezer washing machine dryer, storage, one queen bed and one single bed in the single floor model and living room for up to four people in the two mezzanine models. We use frame clad machines - all our trailers are flat deck with steel framing.

We already build to the steel framing building code within weight specs and structurally engineered . Gary head of operations is on the board for NASH National steel framing association and he owns a building supply chain and has shares in various supply companies Nationwide all builds are with him - we do everything from detailing to finishing .

Construction must be light, maximum 3.5 Tonne all up weight for the road. Each unit is weighed before hand over.

Our models come in various layouts with additional modules available, single floor, single or double mezzanine, off grid solar systems, gas water heating and cooking, wood burner (exempt from clean air regulations). Double glazing, full kitchens, composting or cassette toilets, full 1000 x 1000 shower, gas oven, single or double sink. Long run roofing is double overlapped and twin sealed between sheet ridges, water can be collected to a tank or hose plugged in for water and mains pressure. Calfont heats the water on demand.

All models comply with Light trailer regulations of size and weight, come with gas certificate, electrical certificate, warrant of fitness and registration.

Financing considerations

Starting price is \$85K including GST and ranges up to \$120K depending on design, materials, and modules added.

Buying to order comes in the form of an agreement for staged payments, such as a 40K deposit, payment at lock up for the next stage, and the balance when inspected and passed as complete. The registration ownership of the trailer is transferred to the buyer on deposit payment, as materials are built onto the trailer they become the property of the buyer.

Ideal payment conditions would be a similar rate per week to the rent they would pay in a rental house. Deposits would vary and we would defer to your advice on policy specific's.

The company may wish to organise finance for units where specific orders reach beyond cash flow abilities.

Valuations

Each unit is valued by the Director of Design Coach and Body Company in Christchurch. All valuations have exceeded their sale price.

Security

We are currently researching for a suitable GPS tracking unit to be built inside each unit. There are existing systems for keys, dogs, cars, enough around to select one for our tiny houses off the shelf. Having the ability to track location of the units at any time is a great benefit for finance security. They are identified as a vehicle with registration plates, a serial number can be incorporated if requested.

Insurance

A number of Insurers are coming on board with respect to tiny houses, some areas find it easier than others but cover is always available, I have attached a recent response from a tiny house owner to this regard, in the appendix. Ignore the figures, these will change with levels of coverage and values.

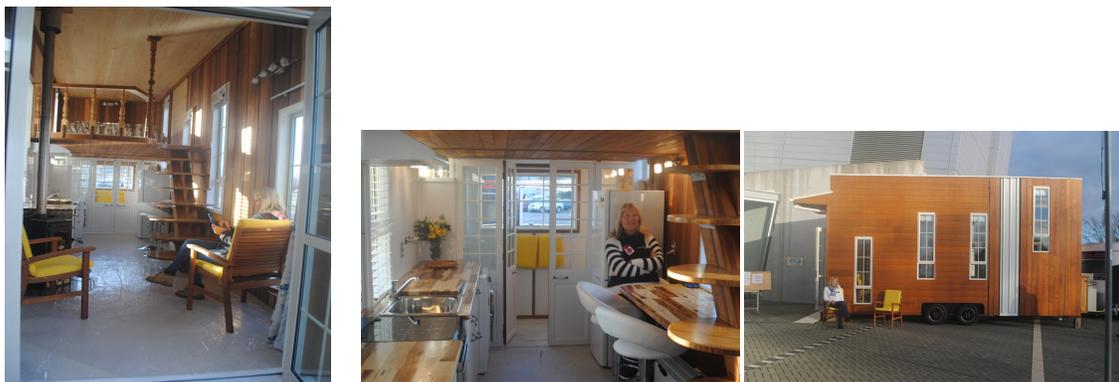
Qualifications:

We are partnered up with one of the biggest building material suppliers in New Zealand, we also facilitate materials to other professional tiny house companies. We also have a factory that has 2 frame cad framing machine that can do multiple tiny houses in one day from a pre programmed design. We also supply frames not only to other tiny house companies but for normal houses too.

Electrical work is all by certified electricians, Gas work by certified gas technicians and trailer design and construction by certified engineer. Construction is unique to tiny homes, with saving of weight, space and maintaining robust strength, our priorities.



Twin mezzanine Tiny House Cedar and acacia fit out. Valuation \$105,000. Sold 2015 towed over Lewis Pass to Nelson area.



Two story single mezzanine in cedar. Valuation \$115,000 Sold in 2016 towed over Lewis Pass to Takaka area.

We also have our own engineer for trailer manufacture as well .

Thank you for enquiring with Tiny House Nz Ltd I want to let you know that once you are apart of our tiny house family you have our full support throughout not only your build but afterwards should you choose to on sell or want help advertising your tiny house on Airbnb – we will be there every step of the way.

As a starting point for your tiny house venture if you are serious then we are happy to talk with you and work through your dream designs, including window/cladding designs, floor plan design , lighting/power/socket design plus we will go through pricing with you as well – we charge \$350 for the design work but we will reimburse you the \$350 if you decide to build with us and if you decide to build with another company well then you are organised and have the designs to compare pricing. As we supply many tiny house companies with materials we are happy to recommend other reputable companies as well. So please don't hesitate to contact me direct on 0272720764 and I will turn your napkin drawing into a reality design.

Please feel free to organise a visit to our factory or to our show home.

I hope this information has helped you , Thank you for your time and thank you for reading

Harley Ngataua

0272720764

Appendix

Insurance, one owners experience:

So I have confirmed my Tiny House insurance with State.co.nz, with an annual premium of \$681.12 and excess of \$250.

It has been an interesting journey going through the list of insurers, and many thanks for your recommendations.

I've also talked to a few NZ based TH people who are currently living in their house. The majority of them had no insurance at all, for a variety of reasons, and that's fair enough. For me, at the end of the day, it's a personal choice and one where I'd like to have piece of mind when I'm near or far from my Tiny House.

I gave the insurance companies the exact same information, however, they all asked different and a broad range of questions. The insurance is under the "Caravan" umbrella which is also a "home built tiny house". I also sent through photos and video links so they were absolutely clear that they knew what my Tiny House was all about.

So here is the list, in no particular order, and small comment/note on why I did or didn't sign them up:

AA - they do not cover people living full time in Caravans.

AMI – they require an electrical certificate and valuation. Valuation I understand, however an electrical certificate for 12v... sounds like a square peg in a round hole. (I don't have 230v in my TH.)

TOWER – The annual premium was \$964. They also require a 2nd item to be insured with them (ie your car).

CO-OP INSURANCE.co.nz – they don't insure caravans / tiny houses.

CAMPER CARE - \$683 PA, excess \$300. But when we looked into it further, their underwriter (Vero) wouldn't insure as it's a 'home built caravan'.

COVI.co.nz – (partners with NZMCA). \$799 with membership from NZMCA (~\$150), or

\$922 without membership. They also require a market valuation. They do not allow the structure to be blocked (ie wheels must be on the ground).

FMG – they only focus on farming and agriculture, not residential.

STATE – who I went with. They are backed by AIG. Annual premium of \$681.12, excess of \$250. Its OK to have the four legs down, but don't block the suspension (wheels must be on the ground).

YOUI.co.nz – These guys are a new insurance company, based in Australia, and they underwrite their own policy. They originally quoted \$614 per annum, and then offered \$523 per annum, however their excess was \$1000. In my book, these guys were a close runner up.

In no way have I had any financial support to write this. I am publically and freely offering this information to all other NZ based peeps so we can all live and learn from each other. Even if you are based outside of New Zealand, I'm interested to hear your thoughts. All prices above are in NZ dollars.