



manorbuild

Your step-by-step guide to
purchasing a Manor Build home

Building the future.



At Manor Build, we strive to match Kiwis to their dream home with minimal hassle. Our process is designed to be seamless from beginning to end with our experienced team helping you through the entire process.

With our controlled factory environment and efficient manufacturing process, your brand-new home could be constructed in only 10-12 weeks.

This guide will take you through each step of purchasing a Manor Build home. To speed up the whole process, follow each of these steps and get in touch with us today.



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1

Arrange Finance

The first step of purchasing a Manor Build house is to secure financing. The options will vary depending on your situation but the most common financing methods include:

Applying for a mortgage

Most prospective homeowners will get financing through their bank or another lender in the form of a mortgage. Whether you are a first-time buyer or not, you'll likely need to get a mortgage to either fund the entire purchase or at least part of it.

Start by talking to a mortgage broker and building company. These conversations will give you the information required to then approach your bank and submit a mortgage application. Some restrictions and guidelines can influence the bank's decision to approve the loan — so ask the experts before you commit to anything.

Kiwisaver

For many New Zealanders, Kiwisaver provides a welcome boost to their house financing. There are certain grants available for particular houses, so it's worth planning your Manor Build home to meet the criteria. The most common grant for new builds is the \$10,000 available to most first-home buyers. However, there are several criteria you must meet to receive these grants so we suggest speaking with your mortgage broker before applying.

Kāinga Ora First Home loans

Recently, Kāinga Ora launched a scheme to lower the required deposit for first-time buyers. The minimum deposit for most conventional mortgages is 20%, but First Home Loans underwritten by Kāinga Ora only require a 5% deposit.

First Home Loans are issued by selected banks and lenders, and are designed to make the initial deposit more affordable for first-time buyers.

Financing for transportable homes

Financing a transportable home can be more challenging because some mainstream banks have lending restrictions surrounding them.

Regardless of your situation, we strongly recommend talking to the Manor Build team before approaching your bank. We know the parameters banks are required to work within, and our sound advice will help you put forward the best loan application possible. It also allows us to align our processes with the bank's expectations so that there are no issues meeting any conditions they may include in your agreement.

2

Find an appropriate site

In many cases, transportable homes are simpler and more affordable than conventional builds because they require less onsite work. Not every site is suited to a transportable house though, so you should look for the following factors when hunting for a site:

Accessibility to the site

Before committing to a house plan, you need to assess if it can indeed be physically delivered to the site. Trees, power poles, hills, and road access can all affect getting the house to the site, so we recommend arranging a site visit from the Manor Build team. We can ensure the delivery route and location are viable and note any limitations that should be taken into account during the design process.

Site contours

When building a prefab house, you need to be mindful of the contours of the building site. Flat sections can be easily prepared but steeper sites require more thought and can require either engineered pile foundations or extensive groundwork.

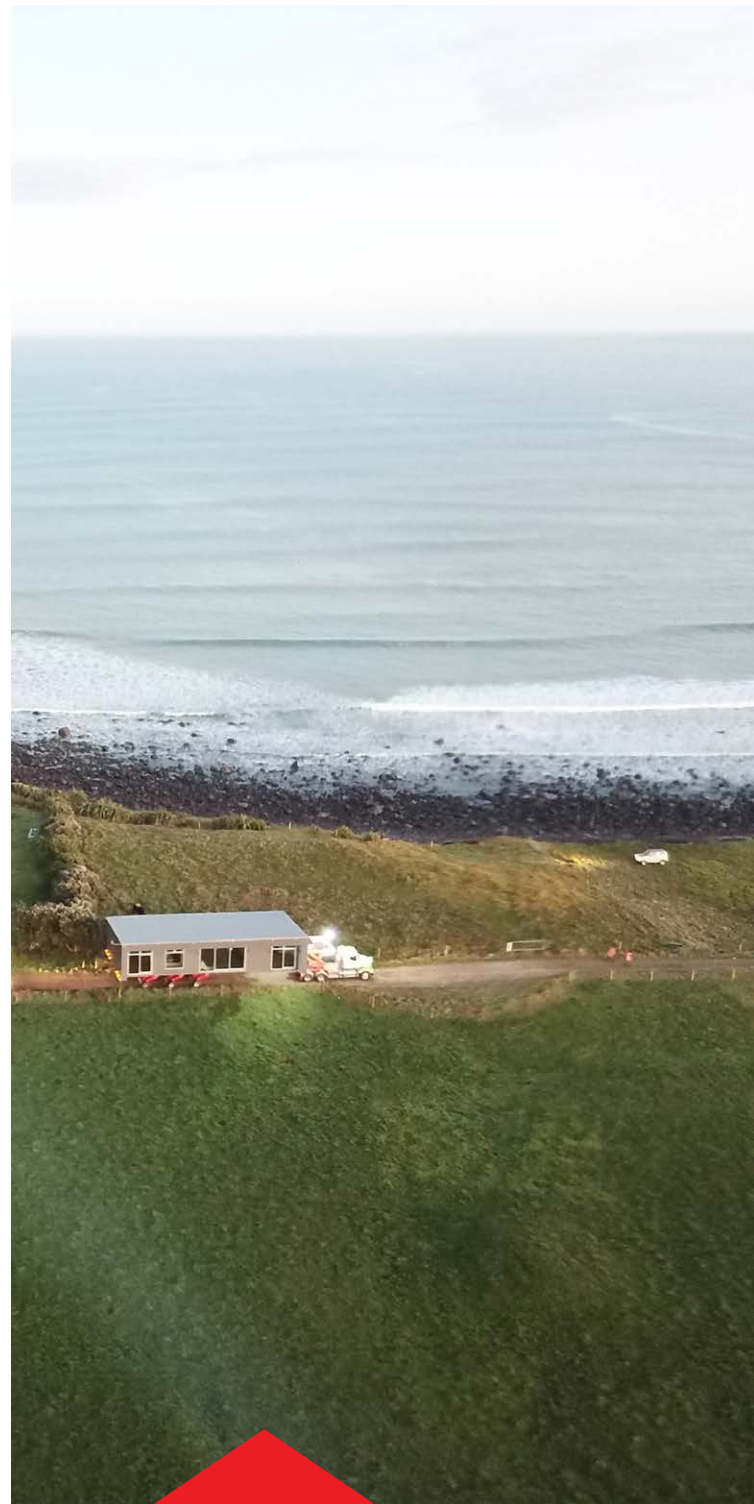
The unique advantage of pile foundations is that irregular sites can be easily accommodated by adjusting the length of certain piles. It is worth noting that an engineer may need to be involved at this point. For some sites, you can create a flat platform by levelling the building site. This has the advantage that surrounding decks can be built on level ground and the foundations won't need to accommodate a gradient. Levelling can be an expensive undertaking on extremely steep sites, so chat to the Manor Build team first before calling out the heavy machinery!

Covenants

There are a few legalities to check before committing to a section, as these could potentially restrict your ability to build a transportable home. Firstly, check the property title for any covenants that exclude transportable or relocatable homes from being moved to the property. In some cases, the developer may want to prevent existing homes being relocated to the site rather than new build transportable homes — in which case, a Manor Build home could be exempt from the rule. Secondly, you should also check with your local council for any of the following:

- Protected trees
- Flood or erosion-prone areas
- Soft ground
- Buried services on-site

Each of these factors could potentially restrict your building options, so we recommend getting a terrain survey to guarantee you know everything about the site, before it's too late.



3

Obtain a geo-tech report

No matter what kind of house you build, if a standard timber pile foundation is to be used, you must obtain a geo-tech report to test ground suitability.

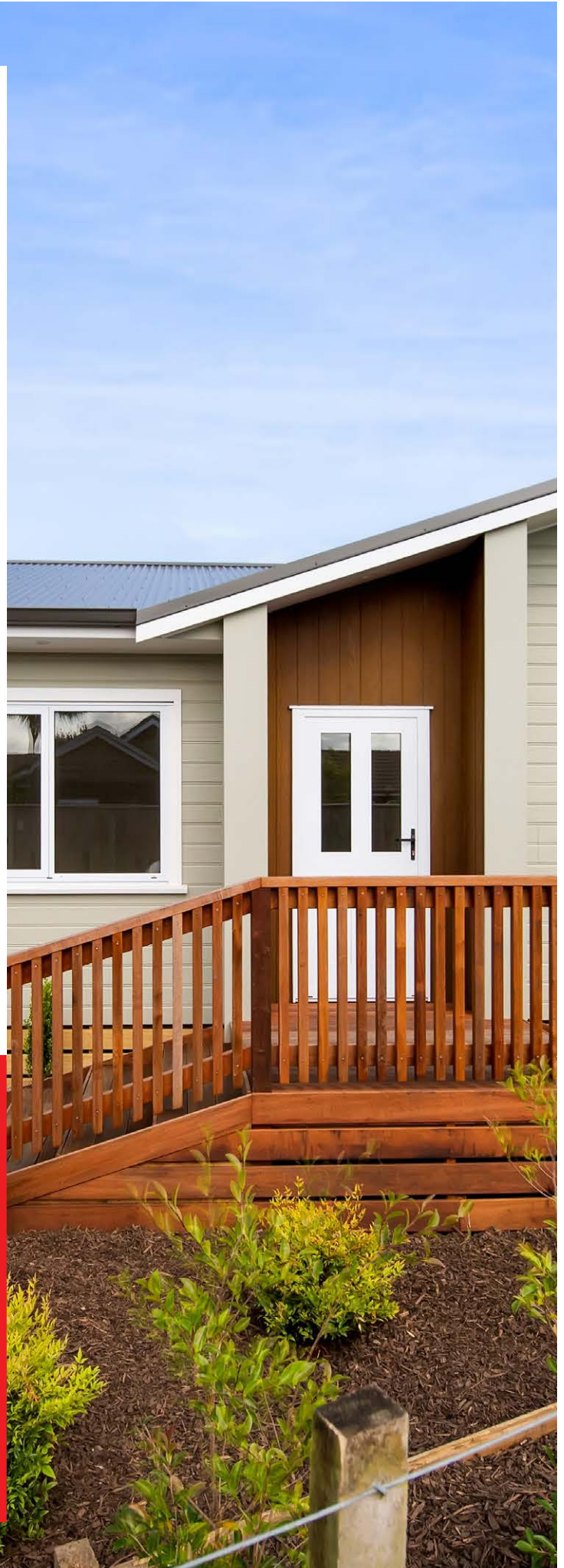
The report will determine what you can build by looking at what's beneath the surface. For example, sites with soft ground or large boulders will require more work and are likely to result in expensive complications. If you have a building site, you need to arrange for a qualified geo-tech engineer to visit and assess the terrain. They will test the ground using a penetrometer around the site. The report will give recommendations including if you should ram the piles, how to meet drainage requirements, and if you need to build retaining walls or embankments.

The earthwork you do before the build begins is critical. It might not be the most exciting part of the building journey but we promise that this step ensures the best outcome. The foundations determine the parameters of the building plans so it's important to make them as strong and reliable as possible.

A geo-tech report will ensure your home is safe and secure, and most importantly — highlight anything you should know before officially breaking ground. The Manor Build team can direct you to reliable engineers, local requirements, and any relevant infrastructure to bear in mind when building on your section.

How to get a geo-tech report:

1. Contact your local council to find out about any geo-tech guidelines. This is typically incorporated into the building consent process and, in most cases, it is mandatory.
2. Find a qualified geo-tech company to complete the report for you. Ideally, they'll be Chartered Professional Engineers (CPEng) and registered with the Institution of Professional Engineers New Zealand (IPENZ).
3. Or, ask the Manor Build team for engineers we know and trust. With a shortage of reputable contractors, our industry connections can help to speed up the process.



4

Confirm your plan

After purchasing a site that suits your budget and location, the next step is to find a plan that works for your site. The number of bedrooms, the layout and your personal preferences will determine the plan you require. If you need to tweak the plan to suit your requirements, just let us know. Someone from the Manor build team will partner with you to tailor the design to your needs.

What to consider when choosing a house plan:

The plan you choose will determine how functional and comfortable the house is once it's built. To ensure the house meets your requirements, we recommend thinking about each of the following factors:



Natural light

Your house should capture as much natural light as possible. This depends on the position of windows, the house orientation, and the features surrounding it like neighbouring houses, hills, and trees. We know all the industry techniques as well as ways to adjust your internal layout to suit the daily sun patterns.

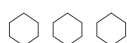
Indoor-Outdoor flow

It's important to think about how your house will connect the indoor spaces with outdoor living areas. Outdoor living adds value to your house, so the natural flow from the living rooms to verandahs and patios should be carefully thought through. Most of our house plans incorporate this into the design with large sliding doors and open plan living. If you want to customise one of our plans to suit your outdoor living, we'd be happy to assist.

Size and number of bedrooms

The size of transportable houses is limited by what can realistically fit on a truck for delivery. However, our house plans include a range of sizes with 2-4 bedrooms. You should decide how many bedrooms you need and what can physically fit on your site. You're guaranteed to find a house design that suits you in our range so just contact us for suggestions. When deciding on a house plan, it can be helpful to see real-world examples to inspire you. To help you visualise your future home, we can assist by:

- Sharing examples of previous build projects.
- Taking you through our showhome.
- Giving you a factory tour.





Begin the manor build process

At this point, you're nearly ready to begin the build process. We'll start organising our systems to accommodate your build and sign you up for our Starter Pack which allows us to finalise everything behind the scenes.

Paying the deposit

To launch the Starter Pack, all you need to do is pay a \$5000 deposit so we can factor your build into our upcoming schedule and begin developing your design. The deposit will be refunded from the total cost of the build once you've signed up.

Major design finalisations

Our goal is to give you options to personalise your home. That's why, as a standard inclusion, we develop a range of variations of your chosen plan that you can select your favourite from. These designs consist of major elements like structure, layout, and positioning, while

aesthetic finishes are determined during the contract stage.

Onsite consultation

Once the deposit comes through, we'll organise to meet you onsite to discuss anything else we need to know. This includes any site-specific challenges that will influence the delivery, installation, and eventual outcome.

The full quote

When you're happy with the design, we will send you a detailed quotation to outline the total fit-out of your home. These quotes are easy to understand and unlike conventional builds, you'll know exactly what you need to pay upfront.



Contract

When you've approved the plan and full quote, we'll organise a contract that outlines the entire project in detail.

Conditions and fixed quote

The contract will include any conditions as well as a fixed price for your new home, based on our best understanding of your requirements. This contract is designed to protect you throughout the building process and will help with financing. If there's anything you'd like to raise, now is the time to do so.

Spec meeting

Once everything is official, we'll arrange a spec meeting with you to discuss the finer details of your home. The spec meeting will cover paint colours, power

points, kitchen designs, floor coverings, and window configurations. When you are happy with the finer details, we can schedule your home for construction.

Start counting down to move-in day

As soon as a construction slot opens up in our factory, your house will be ready in 10-12 weeks. That means you don't have to worry about the usual construction problems, and can get excited about moving into your brand new home. Throughout this time we'll keep you posted on construction progress and answer any questions you may have.





The sooner you reach out to our friendly team, the sooner we can deliver your dream home. We aim to make the build process stress-free, so contact us today with any questions or for advice on how to get started.



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