

# New in New Zealand

## Buying a house



See how much you know about buying a house. Write the answers in the spaces. Use the pictures to help you. Check below.

What is the person called who shows you through the house and can help you make an offer.





What does "negotiate" mean?

Harcourts  
L J Hooker  
Leaders  
Professionals

WHAT  
ARE  
THESE  
?



You will probably need a property check done on the house and land. Why?

Where do you look to find out about a new home?





If you haven't got enough money you can go to the bank and ask about a

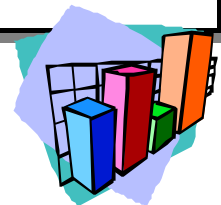


The Real Estate Agent will tell the you the rateable value of the property but you may want another valuation? Why?

Your new house will have rates to pay. Who collects that money? What is it for?



The sale agreement must be done in writing and must be completed with your






A lawyer or solicitor will help you make the correct legal requirements. They will charge you money called



Your house is valuable. It will need to be insured. You will need



**loan or a mortgage**

*Taking care of Rubbish collection, water, sewage, roads and footpaths, public places.*

The Council

Names of Real Estate Companies

Signature

The rateable value is often different from the market value.

**Insurance or cover**

In the newspaper, especially Saturday, Real Estate magazines, Real Estate windows

A fee

A real estate agent

To talk about something until you agree

There could be problems with the unseen, structural parts.

# Advice for Newcomers from Newcomers

When you go to a new country, you will find many things that are new and probably quite strange for you. These differences can make you feel confused, uncomfortable and lonely.

Discuss the following questions:

- What was the most difficult thing when you came to New Zealand?
- What was the easiest thing when you came to New Zealand?
- If you had to give some advice to someone who had recently arrived here, what would you tell them?

Here is some advice written by an ESOL class in Auckland some years ago.

- Learning English is very important. Spend time everyday trying to improve.
- Get involved in your community by joining a sports club (e.g. a badminton club), joining a social group or volunteering in your area. Community Centres also have interesting activities.
- Speak your own language at home so your children don't forget it. Join or form a group of people from your own country and celebrate your special days together.
- Make friends with people from your country. If they have been here longer maybe they can help you with good advice and information.
- If your children are at school or kindergarten or in a club, offer yourself as a 'parent help'. You will learn a lot!
- Say hello to your neighbours.
- Finally, open your mind. Be an optimist. You are here so make the most of life in New Zealand. Enjoy it!

Some more questions:

- Tick the box if you agree with the advice.
- Did you think of any different advice?
- Which do you think is the most important?

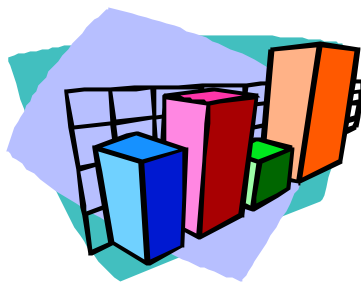
This page was adapted from a resource written by the 1991 Day 1 Intermediate Class at Auckland Institute of Technology.

## Using this resource:

- Begin by discussing the first three questions. Be sensitive to your learner. This may be a difficult topic for them.
- Give your learner some time to read the advice in the box. Check if there are problems with understanding.
- Work with your learner or in groups to answer the second set of questions.
- You could use this as a chance to practice giving advice. Eg. "You should .....", "You could .....", "If I were you, ....." etc.
- Think of other ways to get advice in the community. Eg. Citizens Advice Bureaux, friends, etc.

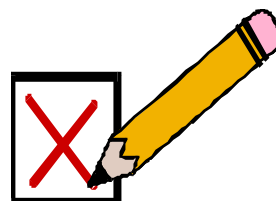
# Buying a house

## Word find



estate  
new  
agreement  
talk  
rates  
legal  
offer  
help  
ask  
negotiate  
valuation  
agent  
fee  
loan  
property

i	a	g	r	e	e	m	e	n	t
s	n	e	g	o	t	i	a	t	e
w	e	s	t	a	t	e	f	k	c
v	a	l	u	a	t	i	o	n	b
o	f	f	e	r	r	a	t	e	s
a	a	s	k	e	a	g	e	n	t
f	t	a	l	k	w	n	e	w	d
e	f	l	o	a	n	v	c	q	m
e	l	e	g	a	l	h	e	l	p
p	r	o	p	e	r	t	y	i	s



Using this resource: All the words in the Word Find are on Page One New in New Zealand—Buying a House.

\* Talk about the pictures with your learner as a review of Page One.

Link the pictures to the words on the box on the left, if appropriate.

Help your learner do the word find. You may need to refer to Page One.

- How you use this page depends on the level of your learner(s). If they are beginners help them label each item using the words in the box. If they are intermediate level before you photocopy cover the list of words and have the learners search for words using the pictures as clues.



# Finding a home in Wellington



Before you read the story with your learner talk to them about what is important to them about their home. Make a list of new vocabulary as you. Use the story for conversation. Review it often.

Recently I came to live in Wellington. When I arrived I moved into a flat with another person. The flat is the top flat of two. I can see the sea from the lounge room. I really like watching all the activity on the water. There is everything from people swimming, to huge freight ships and cruise ships using the harbour all the time. Often I see the Cook Strait ferry going to and fro.



Lately, the dragon boats have been practicing for the festival in March.

After a few weeks of living in Wellington I decided I wanted to buy my own place. I thought about what I wanted in a new home and made a list.

"I want to be near the inner city but not on a busy road, preferably within walking distance of work. I want sun. I need a parking space or garage. I want at least one bedroom with room for visitors to stay. I would like a view. I want low maintenance, permanent materials. I want something in good condition but it doesn't need to be flash. The most important thing is the price. It has to be affordable, or within my budget."



I started looking at Real Estate shop windows and in the free Real Estate magazines that are often outside the supermarket. I asked a friend to come with me to look at open homes at the weekend. There were lots of open homes advertised in the Saturday newspaper. I talked about houses and apartments to the people at work and friends, to help me understand the market in Wellington. That helped me feel more confident about offering the right price when I found the right place. I talked to people at my bank and to a mortgage broker about getting a mortgage, or borrowing a loan. The banks offered to lend me 80% of the price of a home. They wanted me to have 20% cash for the deposit. I found a solicitor (his fee wasn't too expensive) to help me with the legal requirements of the agreement.

Two weeks ago I found the right place.



It has 8 / 8 things on my list. I'm very happy about it. Today I telephoned Trustpower and Telecom to make sure everything will be ready for me when I move in this weekend. I can't wait!

Gabrielle

**Using this resource:** This is best suited to intermediate learners.

- \* Talk about the topic a little and then ask your learner to read silently. You may even want to leave it as home work.
- \* Encourage them to try to understand the idea even if they do not understand every word.
- \* After your learner has finished you could clarify any words they do not know. Encourage them to guess the meaning first.
- \* Ask them to retell the story in their own words.
- \* Ask your learner if they want to tell their story about when they arrived in New Zealand. Think of a time you went to new place and have that story ready to share too.
- \* As a final stage you may want to write your stories together. Encourage your learner to edit their story, looking for any mistakes they can correct.