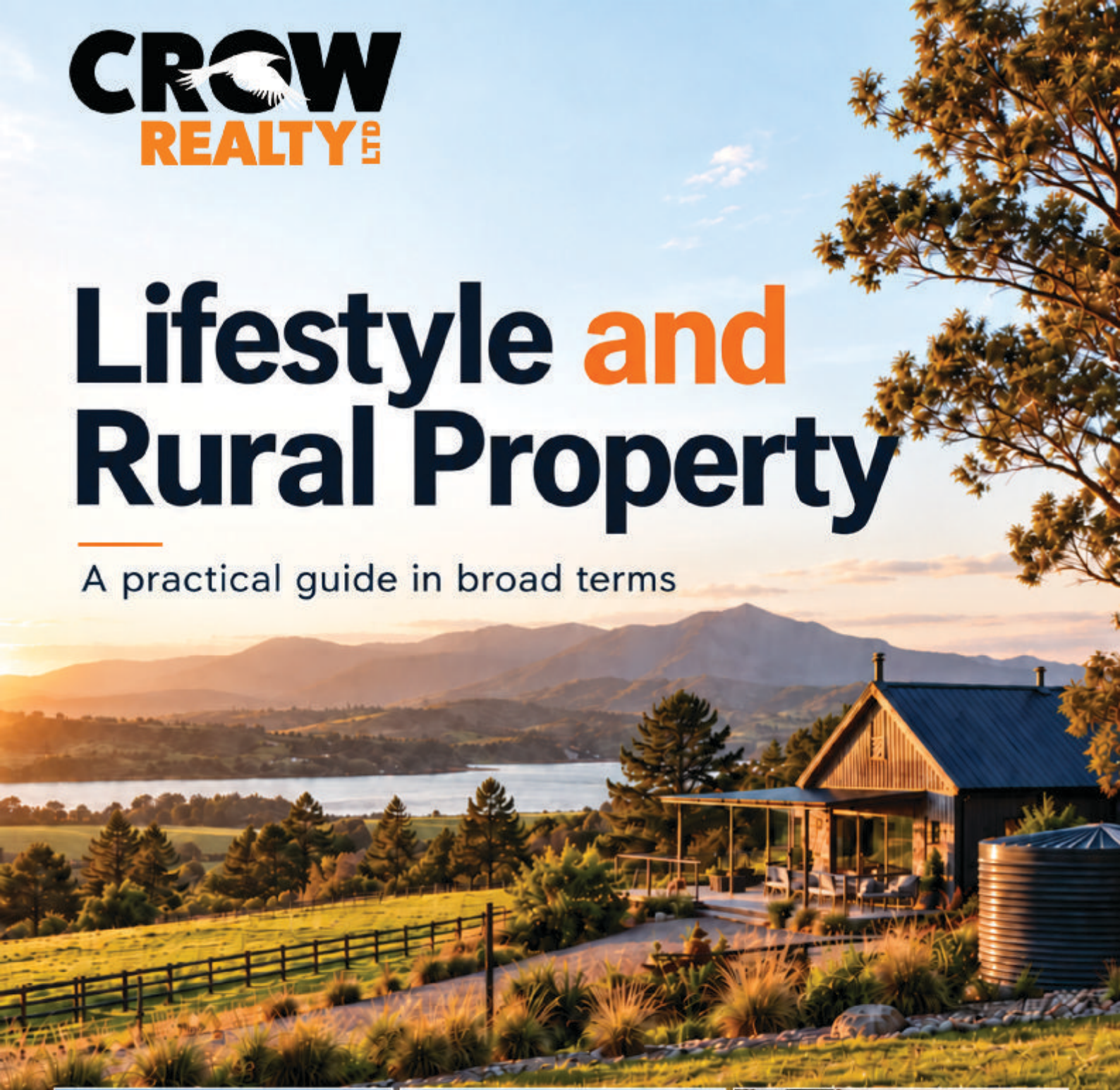


Lifestyle **and** Rural Property

A practical guide in broad terms




LIFESTYLE
PROPERTIES


RURAL
LAND


SPACE
FOR WHAT MATTERS

PEOPLE | PROPERTY | POSSIBILITIES

Lifestyle and Rural Property

A practical guide to services, water, wastewater and land capability



Buying or selling lifestyle, rural or land property often involves considerations beyond an ordinary residential home. Services, internet and mobile coverage, wastewater, water supply, power dependence, land capability and stocking levels can all affect how a property functions day to day. This guide provides a practical starting point for understanding those issues and the questions worth asking.

1 Internet, phone & mobile coverage

Rural coverage can vary significantly

Obtaining good speed and reliable internet, telephone and mobile coverage can be more difficult in rural areas. A property can be close to a township but still have limited fixed-line, wireless or mobile service because of distance, terrain, vegetation or network capacity.

Coverage maps are useful as a first check, but they do not guarantee the performance you will receive at the property. If connectivity matters for work, family use or security systems, check the actual service available before committing.



PRACTICAL CHECKLIST

- ✓ Check fixed-line and wireless broadband options for the address.
- ✓ Confirm mobile coverage onsite - ideally on the networks you actually use.
- ✓ Ask the current owner about typical speed, reliability and known outages.
- ✓ Consider whether satellite internet, e.g. Starlink, may be required or desirable.

Useful providers and coverage tools

Here are links to some providers and coverage tools that may assist when checking a property. These were current at the time this guide was prepared; however, availability, products, provider names and even the links themselves can change, so confirm current information directly with the provider.

[2degrees coverage](#)
[Chorus broadband](#)
[Farmside](#)
[Starlink](#)
[Broadband Map NZ](#)

[One NZ broadband / coverage](#)
[Spark broadband / coverage](#)
[Compass](#)
[StrataNet rural services](#)

2 Septic and wastewater systems

How a conventional septic system works

A conventional septic system has two main parts: a tank possibly containing multiple chambers in the case of the more modern systems, and a disposal field, also called a drainage or leach field. Wastewater flows from the house into the tank. Heavier solids settle to the bottom, lighter material floats to the top, and the liquid effluent passes to the disposal field.

The tank's main job is to retain and break down solids. The disposal field then allows the surrounding soil to filter the effluent, with water ultimately returning to the ground, being taken up by vegetation or evaporating.



What you may see on the property

Traditional septic systems may have a raised vent or “mushroom” above ground and an inspection hatch that can be buried. Modern multi-chamber systems include the Jet Stream system, Bio-Cycle/Oasis system, and the Reflection Treatment system. What matters is identifying exactly what is installed at the property, where it is located and how it is meant to be maintained.

Maintenance and practical care

- In general, professional cleaning or pump-out of a conventional septic tank should be done about every three years. Actual servicing requirements depend on the type of system, household use and specialist advice. Some systems, for example, require six-monthly servicing to check the treatment system and disposal field, test and adjust pH where necessary, and clean or service filters and other components.
- Do not overload the system with excessive wastewater.
- Avoid putting grease, oils, harsh chemicals, bulky materials, sanitary products, non-septic-tank-friendly products (including washing chemicals), or other unsuitable waste into the system.
- Keep access to the tank, treatment plant and disposal field clear for servicing.
- When buying, ask for servicing records, approvals and any information showing the location and condition of the tank and disposal field.

Indicative budget guide	Approximate cost
Professional tank clean-out / pump-out	about \$750
Six-monthly service	About \$400
Replacement / new wastewater system	about \$18,000-\$25,000

The figures above are broad budget figures. Costs can vary significantly with system type, site conditions, access, capacity, contractor and date. Obtain current quotations before relying on them.

QUESTIONS WORTH ASKING

- ✓ What type of septic or treatment system is installed?
- ✓ Where are the tank, treatment components and disposal field?
- ✓ When was the system last serviced, cleaned or pumped out?
- ✓ Are servicing records, permits or producer statements available?
- ✓ Has the property experienced overflows, odours, wet areas or other wastewater problems?

Why this matters when selling

For a seller, knowing what system is installed and being able to provide servicing or approval information can make buyer due diligence much easier. For a buyer, understanding the system before purchase can help identify maintenance obligations and potential future cost.

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Water supply

Rainwater storage is common on lifestyle properties

Rainwater is collected from roof catchments and stored in one or more tanks until required. Depending on the property and treatment provided, stored rainwater may be used for toilets and laundry, household use such as drinking, bathing and kitchen use, garden watering and stock water.

Where rainwater is the sole household supply, storage capacity needs to provide a sensible reserve through dry periods. A 30,000-litre tank is a practical starting point for indoor supply, but actual requirements depend on the property and size of the household.



What determines the amount of storage you need?

- How many people live in the house and how much time they spend at home.
- The size of the roof catchment - smaller catchments refill tanks more slowly.
- Garden size and irrigation demand.
- Whether the same supply also provides stock water and the number and type of animals.
- Local rainfall - both total rainfall and how regularly it falls.
- How much reserve or security of supply you want during dry periods.
- Any other intended uses of the stored water.

INDICATIVE BUDGET GUIDE

30,000-litre tank and pump: about \$5,000
Trucked water (12,000 litres): about \$300

POWER MATTERS

If the property loses power, a conventional electric water pump will generally stop. Unless there is gravity feed, backup power or another arrangement, no power can also mean no pumped household water.

Typical daily water use - approximate guides

Use / stock	Litres/day	Use / stock	Litres/day
Person	180 L	Milking cow	30-70 L
Dry beef stock	30-55 L	Sheep	3-12 L
Pig	10-35 L	Horse - small to large	15-70 L
Goat	4-10 L	Deer	6-12 L

Water quality and due diligence

If stored rainwater is used for drinking, bathing or kitchen use, it ideally should be treated or purified. Buyers should understand the property's actual filtration, treatment, tank-cleaning and maintenance arrangements and obtain specialist advice where required.

PRACTICAL CHECKS

- ✓ Confirm the number and size of tanks and what roof areas feed them.
- ✓ Ask whether the property has required trucked water in dry periods.
- ✓ Understand the pump, filters and any treatment or purification equipment.
- ✓ Identify which uses rely on the stored supply - house, gardens, stock or all three.
- ✓ Ask what happens to the water supply during a power outage.

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Land capability and stocking

How many animals can the block carry?

There is no single answer. Feed supply varies from day to day in both quantity and quality, while the nutritional needs of stock vary with age, size, condition and whether animals are pregnant or feeding offspring. Soil type, rainfall, pasture species, fertility, drainage, contour and management all influence carrying capacity.

A traditional way of comparing different classes of stock is by using Livestock Units (LSU), sometimes called Ewe Equivalents (EE). This creates a common reference point so different animals can be compared on a broadly similar feed-demand basis.

The practical limit is often determined by winter, when pasture growth is slowest. A block that appears to have abundant feed during spring may carry a very different number of animals through a dry summer or wet winter.



Indicative livestock-unit guide

Stock type	LSU	Low no./ha	Average no./ha	High no./ha
Sheep	1.0	4.9	8.6	12.4
Weaner calf	3.5	1.4	2.5	3.5
Cow / beef	5.0	1.0	1.7	2.5
Pony	6.0	0.8	1.4	2.1
Horse under 15.2 hands	8.0	0.6	1.1	1.5
Horse over 15.2 hands	12.0	0.4	0.7	1.0

Important: The table is only an indicative comparison. It does not tell you how many animals any particular property can sustainably carry. Animals feeding offspring can require significantly more feed.

CONTINGENCY PLAN FOR FEED SHORTAGES

- ✓ Keep hay in the barn.
- ✓ Store wrapped or pit silage.
- ✓ Buy supplementary feed such as maize silage if required.
- ✓ Keep some deferred pasture - standing feed that has not been grazed.
- ✓ Arrange off-property grazing if necessary.
- ✓ Reduce or sell stock early rather than waiting until feed becomes critical.

A useful local reality check

If possible, talk with a neighbouring landowner about what they are successfully running. That can provide a useful starting point, but it remains a trial-and-adjust process because no two blocks, seasons or management systems are exactly the same.

Land that cannot be effectively grazed

When assessing a lifestyle block, total land area is not the same as usable grazing area. Consider steep, wet, shaded, bush-covered or inaccessible parts of the property, as well as the location of water, fencing, races, gateways and shelter. These practical features can materially affect how useful the land is for stock. Don't forget to make allowance for the curtilage around any dwellings, sheds and other buildings that cannot be used for grazing.

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Before you buy or sell

Lifestyle property can be extremely rewarding, but the practical systems supporting the house and land deserve the same attention as the dwelling itself. Before committing to a purchase - or before marketing a property for sale - understand the services, infrastructure and operating requirements that are specific to that property.



Property-specific questions worth asking

Services and connectivity	What broadband options actually reach the property? Which mobile networks work onsite? Are there known dead spots, outages or reliability issues?
Wastewater	What type of septic or treatment system is installed? Where are the tank and disposal field? When was it last serviced or pumped out, and are records available?
Water supply	How many tanks are there, what is their capacity, what roof area feeds them, and is the supply also used for gardens or stock? Has the property required trucked water in dry periods?
Power dependence	What stops working during a power outage? Is there gravity-fed water, backup generation, battery support or another contingency?
Land and stock	What stock has historically been carried, through which seasons, and with what supplementary feeding? Are some areas too steep, wet, shaded or inaccessible to be practically grazed?
Operating costs	Allow for periodic wastewater servicing, pumps, filters, tank cleaning, fencing, pasture management, water deliveries and other ongoing rural maintenance costs.

Indicative costs used in this guide

The approximate costs shown for septic cleaning, replacement wastewater systems, water tanks and trucked water are broad budget figures. They can vary materially with location, supplier, access, capacity, system specification and date. Obtain current quotations before relying on them.

GENERAL INFORMATION ONLY

This guide is intended as general information only and is not a definitive guide or a substitute for legal, engineering, wastewater, water-quality, agricultural or other specialist advice. Property-specific circumstances vary. Buyers and sellers should make their own enquiries and obtain appropriate professional advice before relying on any information that is material to a transaction.