

# RENTING WITH HARCOURTS

Advice and information for tenants.

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## Mould, heating and ventilation: Why they work best together

Mould is one of the most common issues found in homes during winter. It can damage surfaces, create unpleasant odours and contribute to health issues such as asthma, allergies and other respiratory conditions.

Many people believe that simply heating a home will prevent mould, while others think opening windows is enough. The reality is that heating and ventilation work together, and one is far less effective without the other.

### Why does mould appear?

Everyday activities such as showering, cooking, drying clothes and even breathing add moisture to the air inside your home. When this warm, moist air comes into contact with colder surfaces such as windows, walls and ceilings, condensation forms. If that moisture remains, mould can begin to grow.

### Heating alone is not enough

Turning on a heat pump warms the air inside your home, but it won't remove all moisture. Effective moisture control requires both heating and ventilation.



Without ventilation, that moisture remains trapped indoors. As temperatures drop, the moisture settles back onto cold surfaces as condensation, creating the perfect environment for mould growth.

### Ventilation alone is not enough

Opening windows helps remove moisture, but a cold home can still experience condensation. When walls, ceilings and windows remain cold, moisture in the air can quickly settle on those surfaces. This is why homes that are ventilated but

not adequately heated can still experience dampness and mould problems during winter.

### The best solution: Heating and ventilation together

A warm, well-ventilated home is far less likely to develop mould.

Heating helps keep surfaces warmer and reduces condensation. Ventilation removes excess moisture before it can settle on walls, ceilings and windows. Used together, they create a healthier, drier and more comfortable home.

## Simple habits that make a difference

- Open windows and doors for a short period each day to allow fresh air to circulate
- Use bathroom extraction fans during and after showers
- Use rangehoods whenever cooking
- Dry clothes outdoors whenever possible
- Keep furniture slightly away from external walls to improve airflow
- Clean heat pump filters and extraction fans regularly

• Use the heating provided to help maintain a comfortable indoor temperature during winter.

### Try “Flash Ventilation”

Rather than leaving a window slightly open all day, try opening several windows and doors fully for a few minutes each morning. This quickly replaces damp indoor air with fresh air while helping the home retain much of the warmth stored in walls, floors and furnishings.

### Watch out for hidden cold spots

Mould often appears first behind large furniture, inside wardrobes,

around window frames and in corners of rooms where air circulation is limited. Keeping these areas clear and allowing air to move freely can help prevent moisture build-up and mould growth.

### A healthier home can also cost less to heat

Moist air is harder to heat than dry air. By reducing indoor moisture through good ventilation, your heating system can operate more efficiently, helping your home feel warmer and potentially reducing winter energy costs.

# The real cost of keeping a pet in a rental

Pets can be wonderful, but tenants need to understand the financial risk before bringing a pet into a rental property.

From 1 December 2025, pet-related damage is treated differently from careless damage. If damage is caused by, or results from, keeping a pet at the property, tenants can be responsible for the reasonable repair or replacement cost.

That means the usual protection that may limit a tenant’s liability for careless damage to the landlord’s insurance excess or four weeks’ rent does not apply in the same way to pet-related damage. Under section 49B of the Residential Tenancies Act 1986, tenants are liable where the damage results from keeping a pet on the premises.

## This is a big deal.

Pet-related damage is not limited to a dog chewing a door frame or a cat scratching curtains. It can include stained carpet, pet smells, fleas, scratched flooring, damaged lawns, damaged curtains, or other



damage that results from the pet being kept at the property.

Pet-related damage includes both direct damage caused by the pet and indirect damage resulting from keeping a pet. In simple terms, it is not just about what the pet physically does. It is also about the damage that happens because the pet is being kept at the property.

If carpet is damaged by a pet and replacement is required, the cost may sit with the tenants. A pet bond may help, but it is not a cap on liability. If the damage costs more than the pet bond, tenants can still be responsible for the balance. It is important to know that all tenants named on the tenancy agreement are responsible for pet-related damage, including repair or replacement costs.

Flatmates need to be very clear about this. If one tenant owns the pet, all tenants named on the tenancy agreement may still be liable for the damage. Your flatmate's dog, cat, rabbit, bird or fish tank can become your bill.

If tenants disagree among themselves about who should pay, that is a separate issue between the tenants. It is not something the landlord or property manager is

expected to sort out, and disputes between tenants are not dealt with by the Tenancy Tribunal.

The landlord insurance is not a safety net for pet damage. Tenants may have the benefit of the landlord's insurance for some types of careless damage, but pet-related damage is different. Before agreeing to live with a pet, tenants should think carefully about the risk, the condition of

the property, the type of pet, and whether everyone in the tenancy understands the financial responsibility.

The message is simple. Pets come with love, companionship and joy, but in a rental property they also come with liability. If the pet causes damage, or damage results from keeping the pet, tenants should expect to pay.

## Why contents insurance matters for tenants

Many people refer to it as "renters insurance", but in New Zealand, tenants are usually looking for a contents insurance policy, particularly when they want cover for their belongings and potential liability as a tenant.

Contents insurance is commonly associated with covering belongings such as furniture, electronics, clothing and appliances. Many people are less aware that contents insurance policies may also include personal liability cover.

The liability section of a contents policy is often overlooked by tenants, but it can become extremely important if accidental damage occurs to the landlord's property.

Under New Zealand tenancy legislation, tenants can still be held responsible for careless damage to a rental property in certain situations. This is usually capped at the lower of four weeks' rent or the landlord's insurance excess.

While that may sound manageable at first, landlord insurance excesses can sometimes be surprisingly high. For example, if damage occurs and the landlord needs to make an insurance claim:



- a \$500 excess could still become an unexpected bill during an already stressful time
- a \$2,500 or even \$5,000 excess could create significant financial pressure for many households
- what looks like one incident may still result in more than one excess, depending on the insurer and the circumstances of the claim.

This is where contents insurance may help.

Depending on the insurer, policy wording and circumstances of the claim, the liability section of a contents policy may respond to some of these costs. In many cases, instead of personally paying

the landlord's insurance excess or damage costs yourself, you may only need to pay your own policy excess. That can make a substantial difference financially and emotionally when something unexpected happens.

Liability cover may also help in other situations where you accidentally cause damage to another person's property, depending on the policy and circumstances involved.

Contents insurance is often viewed as optional by tenants, particularly by people who feel they do not own expensive belongings. But the value of cover is not always just

about replacing possessions. It can also be about protecting yourself from unexpected liability costs.

This has become increasingly important as some landlords choose higher insurance excesses as a way of helping reduce

premium costs. Many tenants are unaware they could still face costs relating to careless damage, even when the property itself is insured by the landlord.

Every insurer and policy is different, so it is important to

check exactly what is and is not covered, including liability limits, exclusions and excesses. Having the right cover in place can provide reassurance not only for the things you own, but also for the unexpected costs that can arise when accidents happen.

# Thinking about buying your first home? Use this **first home buyer checklist** for 2026

Renting does not mean home ownership is out of reach. For some tenants, 2026 may be a good time to start asking the right questions, checking what support is available, and understanding what it could take to move from renting to owning.

For the first time in a while, first home buyers have a real opportunity to get onto the property ladder, as New Zealand's property market moves into a more balanced phase. While there may be less pressure to make rushed decisions, being financially prepared still gives you an advantage.

Before you start house hunting, use this checklist to work through a few essential steps, so you are ready to move quickly when the right home comes along.

## 1. Understand your budget and deposit

Many first home buyers focus solely on saving a deposit and are often surprised by the additional costs of buying and owning a home. [Setting a realistic budget](#) from the start helps you avoid any nasty surprises and ensures you're ready to pay these costs when you need to.

- Go over your finances with your mortgage adviser to determine what you can realistically afford



- Plan how you'll pay for upfront costs like legal fees, building reports, moving costs and insurance
- Aim to save an emergency fund to cover any unexpected expenses.

## 2. Determine how much you can borrow

While some [lending restrictions may have eased](#), lenders still look closely at your income, expenses, existing debts and ability to manage repayments, often using higher interest rate buffers to test affordability. Higher interest rates and ongoing cost of living pressures can also reduce how much you're able to borrow.

- Understand your borrowing capacity - use online calculators

as a guide, but don't rely on them alone

- Your borrowing capacity will help narrow down your property search and ensure you're only looking at properties you can actually afford
- Speak with a mortgage adviser early to get a realistic estimate of how much you could borrow
- Know what lenders focus on in a mortgage application, including income vs. expenses, a stable income and employment history, existing debt vs. savings
- Make sure your finances are in good shape before applying .

## 3. Review your spending and tidy up your accounts

The high cost of living has many

New Zealand households looking for smarter ways to cut costs and save money. From groceries and petrol to housing and utilities, [making small changes to everyday spending](#) can help to free up cash in your budget.

- Go through your recent bank statements and review your spending habits
- Cut back on unnecessary expenses in the months leading up to your mortgage application
- Reduce or pay off short-term debts like credit cards, buy now pay later, and personal loans
- Avoid taking on new debt or making large credit purchases before you apply
- Check that your credit report shows consistent good financial management with bills paid on time and in full.

#### 4. Get the most out of KiwiSaver and other support

[KiwiSaver is one of the most effective ways](#) for first home

buyers to build a deposit. Regular contributions from your salary each month, combined with employer and government contributions, can steadily grow into a significant savings fund. It's also worth exploring other ways to boost your deposit, such as personal savings or support from your family.

- Check your KiwiSaver balance and eligibility to withdraw your savings for your first home deposit
- Find out whether you [qualify for a First Home Loan](#), which can help you buy a home with just 5% deposit
- Explore [other options for increasing your deposit](#) including family support or co-ownership.

#### 5. Get pre-approved before you start looking

Having mortgage pre-approval provides [a real headstart when you're getting ready to buy](#). It helps you stay focused on properties within your budget, shows sellers and agents you're a serious buyer,

and ensures you can move quickly when the right home comes along.

- Pre-approval gives you a clear budget and shows sellers you're serious
- It helps speed up the buying process when you're ready to make an offer
- It can streamline the mortgage approval process because much of the work is done ahead of time.

#### Build your support team early

One of the most important steps in your checklist is [lining up your support team](#). Having experienced people to guide you can make the home buying process far less stressful. A mortgage adviser in particular plays a key role. They understand how the process works, deal with lenders on your behalf, and help you find and structure a home loan that suits your situation.

If you're getting ready to buy, [get in touch today](#) and start building the right support around you.

 Mortgage Express

## Why your credit rating matters

Your credit rating can affect more than just your ability to borrow money.

It may be considered when you apply for finance, a credit card, a phone account, utilities, or even a future rental property. It gives organisations a picture of how you have managed financial commitments in the past.

Many people do not think about their credit rating until they need it. By then, unpaid debts, defaults, missed payments, or errors on a credit report can create problems.

#### For tenants, this is especially important.

Rent is one of your most important regular payments. Keeping your



rent paid on time helps protect your rental history and shows that you can meet your obligations. Unpaid rent, water charges, tenant damage, or other amounts left owing at the end of a tenancy can become a debt.

If that debt remains unpaid, it may be referred to a debt collection agency. This can affect your credit rating and may follow you for years. That can make it harder to secure another rental property, obtain finance, set up accounts, or buy a home in the future.

You may be renting now and enjoying the freedom that comes with that stage of life, but

circumstances change. People grow up, partner up, start families, change jobs, and decide they want to buy their own home. When that time comes, you do not want unpaid debt from your younger self making life harder for your future self.

It is also worth checking your credit report from time to time, so you understand what information is being held about you. In New Zealand, you are entitled to request a copy of your credit report from agencies such as Centrix, Equifax, or Illion. If something is incorrect, you can ask for it to be investigated and corrected.

The best approach is simple. Pay rent on time, deal with bills before they become overdue, and speak up early if you are having difficulty.

If you are struggling to pay rent or other tenancy-related costs, contact your property manager as soon as possible. Ignoring the issue will not make it go away. In many cases, a realistic repayment arrangement may be considered, but it needs to be agreed to and followed.

**A good credit history and a good rental history are both valuable.**

**Protect them.**

## Keeping neighbours happy

Being a good neighbour does not mean you have to become best friends over the fence. It simply means being aware that the way you live can affect the people around you.

In most cases, people are reasonable. They understand that homes are lived in, visitors come over, children play, pets make noise from time to time, and life is not silent.

### **The key is consideration.**

Most neighbour issues start with small things

- A car parked across a driveway
- Music that goes on a bit too late
- Bins left out too long
- Visitors parking where they should not
- A dog barking while everyone is out.

None of these may seem like a big deal at the time, but they can quickly become frustrating for the people nearby.



A good rule of thumb is to think about what would annoy you if someone else did it.

Parking is a big one. Please use the parking areas that belong to your property and ask visitors to do the same. Parking on lawns, verges, shared driveways, neighbouring spaces, or in areas not allocated to your home can cause damage, block access, and lead to complaints.

Noise is another common issue. Everyday living noise is normal, and no one expects you to tiptoe around your own home. However, late-night music, loud gatherings, yelling, vehicles coming and going, or pets making ongoing noise can affect others. If you are having people over, a quick heads-up to neighbours can go a long way. Better still, keep the noise reasonable and bring it inside later in the evening.

Pets also need to be managed with neighbours in mind. If you have an approved pet, make sure it is not wandering, barking for long periods, damaging shared areas, or creating mess that affects others.

The Residential Tenancies Act 1986 also supports this common-sense approach. Tenants must not interfere with the reasonable peace, comfort or privacy of other

tenants, or people living in the neighbourhood. Tenants are also responsible for the actions of people at the property with their permission, including visitors.

Most neighbour concerns can be avoided with a bit of consideration and early communication. If something does go wrong, please let your property manager know before it escalates. It is much easier to work

through a small issue early than deal with a formal complaint later.

A peaceful neighbourhood makes renting better for everyone. Small courtesies matter. Park thoughtfully, keep noise reasonable, manage pets responsibly, and treat shared spaces with respect. Your neighbours will appreciate it, and your tenancy will be smoother for it.

## Bond refunds are moving online

Tenancy Services is entering the final phase of modernising the tenancy bond service, with new functions going live on 29 June 2026.

These improvements are designed to make managing bonds faster, simpler, and easier online. This marks an important step toward a more streamlined, user-friendly service for everyone who interacts with bond processes.

From 29 June 2026, there will be changes to how tenants respond to refund requests and access their bond information. Harcourts property managers are preparing for these changes and will continue to guide tenants through the bond refund process, including helping ensure the right information is provided and refund requests are managed as smoothly as possible.

### What's changing for tenants

Tenants will soon be able to:

- Respond to refund requests online
- Securely access their bond record online through Bond Hub, Tenancy Services' online self-service tool
- Update their own contact details anytime
- Opt in to email or text (SMS) notifications for faster updates



These changes give tenants more visibility and control over their bond.

To get ready, tenants should:

- make sure their contact details and email address are up to date

- keep their tenant number in a safe place
- be ready to respond to bond requests online.

Find out more on the Tenancy Services website: [Tenants: Bond refunds are moving online in 2026](#)



# Small changes that can help with the cost of living

Winter can be tough on household budgets. Between heating, hot water, groceries and transport, the costs can add up quickly. The good news is that small changes around the home can make a real difference without making life uncomfortable.

Heating is often one of the biggest winter costs. If your home has a heat pump, use it wisely. Heat pumps are generally one of the most efficient ways to heat a room, especially compared with plug-in heaters. Set it to a steady, comfortable temperature rather than turning it up high, and clean the filters regularly so it does not have to work harder than it needs to.

Other changes that can help reduce heating costs, include:

- Close curtains before the temperature drops
- Keep doors closed to rooms you are not using
- Avoid heating the whole house if you are only using one area
- Let your property manager know if there are obvious draughts, damaged seals, windows that do not close properly, or curtains and tracks that need attention.

Hot water is another quiet cost. Shorter showers, washing clothes in cold water where suitable, and only running full loads in the washing machine or dishwasher can all help. If you pay for water, this matters even more. A dripping tap, leaking toilet or running overflow can waste a surprising amount of water, so report leaks early.

In the kitchen, simple habits help too. Put lids on pots so food heats



faster and you can turn the element down sooner. Match the pot size to the element, avoid opening the oven door more than needed, and turn appliances off at the wall when they are not being used. Even small savings on electricity can add up over a long winter.

## Smart swaps that can save more than you think

A few bigger household habits can also make a difference over time.

If you are cooking for one or two people, using an air fryer instead of heating the full oven can often be a cheaper and faster option. It will not always be the answer for a big family meal, but for smaller portions, reheating leftovers, or cooking quick meals, it can be a handy way to reduce power use.

The weekend coffee run is another one. A few café coffees might not seem like much, but over a year they add up. Making coffee at home is usually much cheaper, and even swapping a couple each weekend can help.

Flannelette sheets are another winter winner. They do not use electricity, they feel warmer when you get into bed, and they can reduce the temptation to leave an electric blanket running longer than needed. If you do use an electric blanket, use it to warm the bed before you get in, then switch it off before going to sleep.

A few other practical ideas:

- Use the clothesline or an airing rack when you can, rather than the dryer. Air clothes in a ventilated room to avoid excess moisture
- Keep the fridge seals clean and avoid leaving the door open
- Switch lights off in rooms you are not using
- Use LED bulbs where you can
- Boil only the water you need in the kettle
- Use the microwave for reheating instead of the oven
- Use a slow cooker for cheaper cuts of meat and batch meals

- Cook once and eat twice, especially soups, pasta sauces, curries and mince dishes
- Defrost food in the fridge overnight instead of using the microwave
- Wash clothes in cold water where suitable
- Keep the freezer reasonably full so it runs more efficiently

- Check supermarket unit pricing, not just the ticket price
  - Swap one takeaway night for a “fakeaway” night at home.
- Planning meals before the week starts can also reduce those quick trips to the local dairy or service station. Fewer extra trips means less petrol, fewer impulse buys and usually a cheaper shop overall.

Supermarkets are generally better value than convenience stores, and let’s face it, how often do we really pop in for milk and leave with only milk?

None of these tips will solve the cost of living on their own, but together they can make winter a little easier on the household budget.



## What’s in a can?

Simple meals and desserts for stretching the budget.

The cost of living is biting just about everyone at the moment, and dinner doesn’t need to become another source of stress. Some of the cheapest items in the supermarket are hiding in plain sight on the canned food aisle, and with a little creativity, they can go a long way.

This newsletters edition is all about simple, comforting meals and desserts using pantry staples, freezer basics and “what have we already got at home?” thinking.

Because sometimes the best budget recipe starts with opening the cupboard and seeing what’s in a can.

### Pantry staples worth keeping on hand

A few basics can save both money and those expensive “I just popped in for milk” supermarket trips:

- Canned tomatoes
- Baked beans



- Tuna
- Chickpeas
- Corn kernels
- Creamed corn
- Coconut cream
- Spaghetti
- Soup sachets
- Rice

- Pasta
- Lentils
- Canned peaches or other canned fruit
- Rice pudding

Most of these last for months and can become meals, lunches or desserts with very little effort.

## Cheap and easy meal ideas



### Loaded baked potatoes

Bake potatoes in the oven or microwave, then top with:

- Baked beans
- Cheese
- Tuna and mayo
- Leftover chicken
- Corn and sour cream

Cheap, filling and perfect for colder nights.



### Chickpea curry

Mix together:

- Chickpeas
- Coconut cream
- Curry powder
- Onion
- Rice

Add frozen vegetables or spinach if you have them.



### Corn fritters

Use:

- Creamed corn
- Self-raising flour
- 1 egg
- Oil for frying

Get fancy and add sweet chilli sauce for café style fritters.



### Tuna rice bowls

Use:

- Rice
- Tuna
- Corn
- Mayo or sweet chilli sauce

Optional extras:

- Carrot
- Soy sauce
- Cucumber
- Gherkins
- *Avocado when it's not competing with house prices.*



### Tomato pasta

One can of tomatoes, garlic, onion and pasta.

Add:

- Herbs
- Cheese
- Lentils
- Leftover mince if available

Simple, warm and surprisingly affordable for several servings.



### “Cupboard soup”

This is the classic “there’s food here somewhere” meal.

Throw together:

- Stock or soup sachet
- Canned tomatoes
- Beans or lentils
- Frozen vegetables
- Pasta or rice

Serve with toast and suddenly it feels intentional.

## Budget desserts that still feel like a treat



### Frozen banana dessert

Freeze bananas that are going brown, then blend them.

That's it.

Add cocoa, peanut butter or berries if you have them and suddenly you have "ice cream".



### Chocolate mug cake

Mix in a mug:

- 4 tablespoons flour
- 2 tablespoons sugar
- 1 tablespoon cocoa
- Splash of milk
- Small spoon of oil or melted butter

Microwave for about a minute.

Dangerously easy.



### Warm peaches with brown sugar and butter

Drain canned peaches into an oven dish or fry pan.

Add:

- A little butter
- Brown sugar
- Cinnamon if you have it

Bake until bubbling and serve with ice cream, yoghurt or even just cream.

Honestly, it tastes far more expensive than it is.



### Rice pudding upgrade

A can of rice pudding becomes surprisingly good with:

- Cinnamon
- Jam
- Canned fruit
- Crushed biscuits
- A drizzle of maple syrup or honey

### A few extra cost-saving tips

- Frozen vegetables are often cheaper and last longer than fresh
- Frozen meat, particularly whole frozen chickens are often cheaper than fresh
- Store brands can save a significant amount over a month
- Cooking double portions creates lunches for work
- Meal planning reduces expensive top-up supermarket trips
- Slow cookers can be cheaper to run than ovens for slow-cooked meals, using cheaper cuts of meats
- Check unit pricing on supermarket shelves because the "special" is not always cheaper.

And remember, budget cooking does not have to mean boring cooking.

Some of the best comfort food starts with a can opener and a bit of creativity.

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