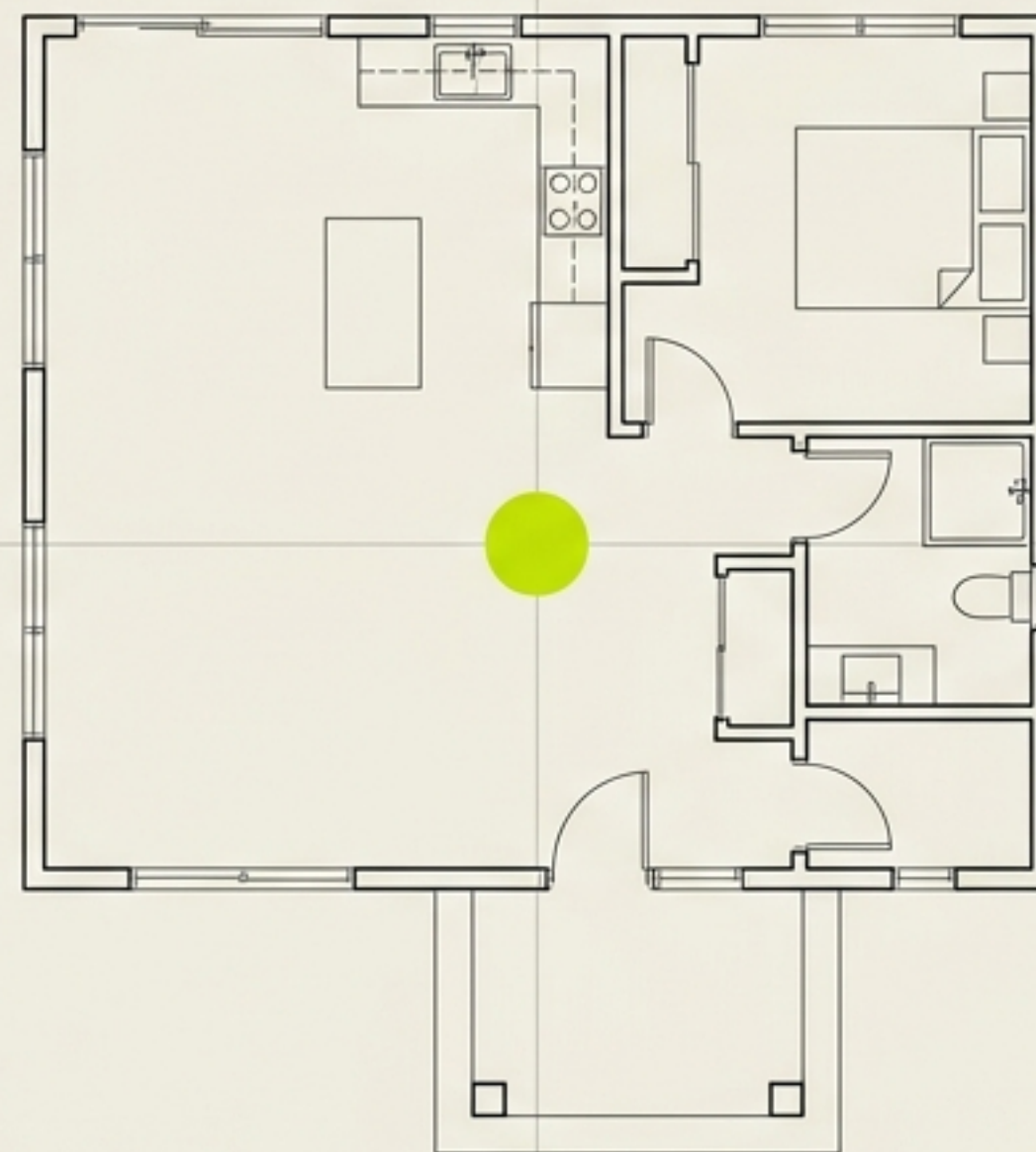


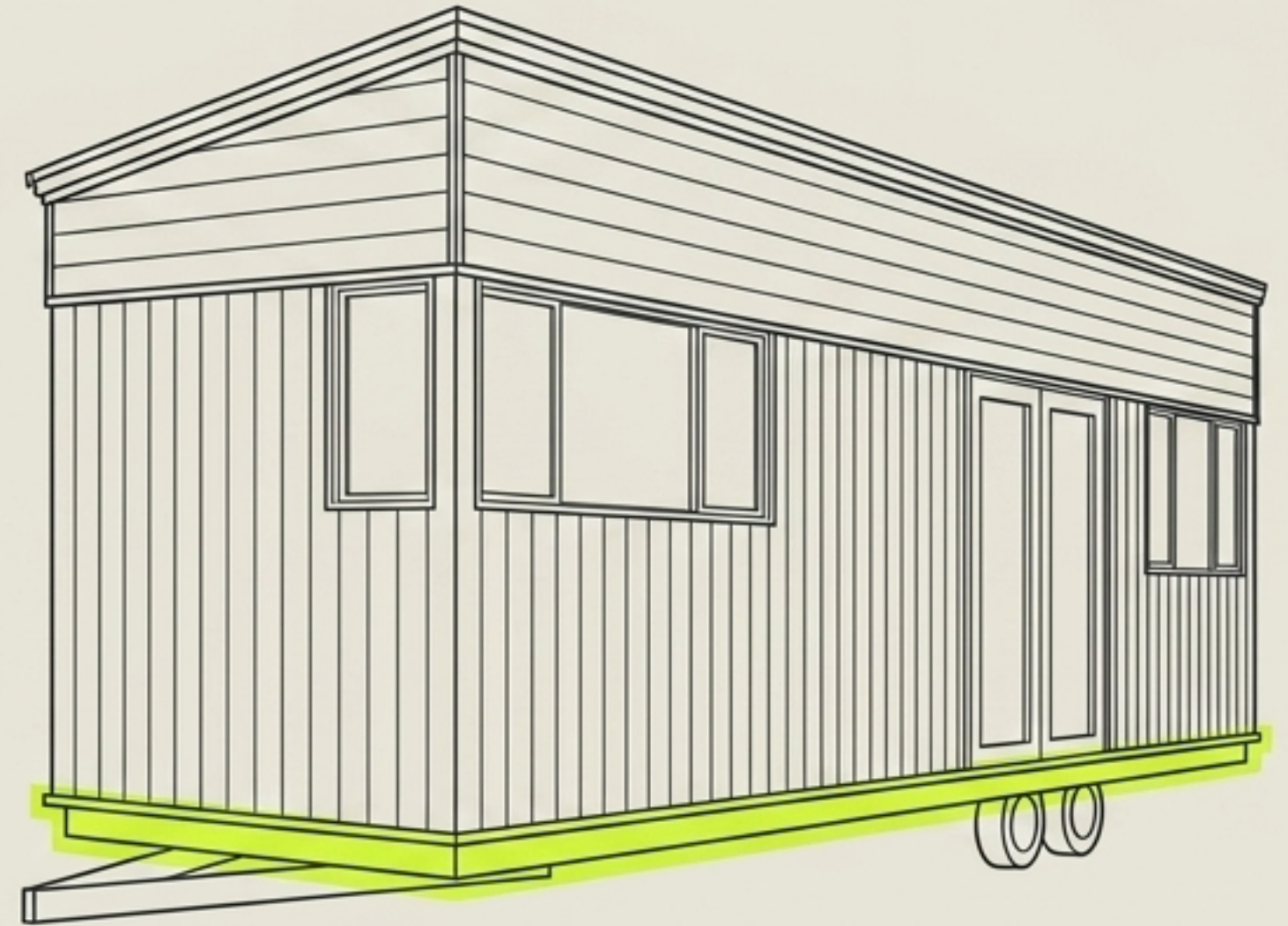
Minor Dwellings & The 70m² Exemption

A Feasibility Guide for Nelson Tasman Homeowners



A Paradigm Shift in New Zealand Housing

On January 15, 2026, the legislative landscape for minor dwellings fundamentally changes. The government is removing the building consent requirement for small, standalone dwellings to rapidly increase housing supply.

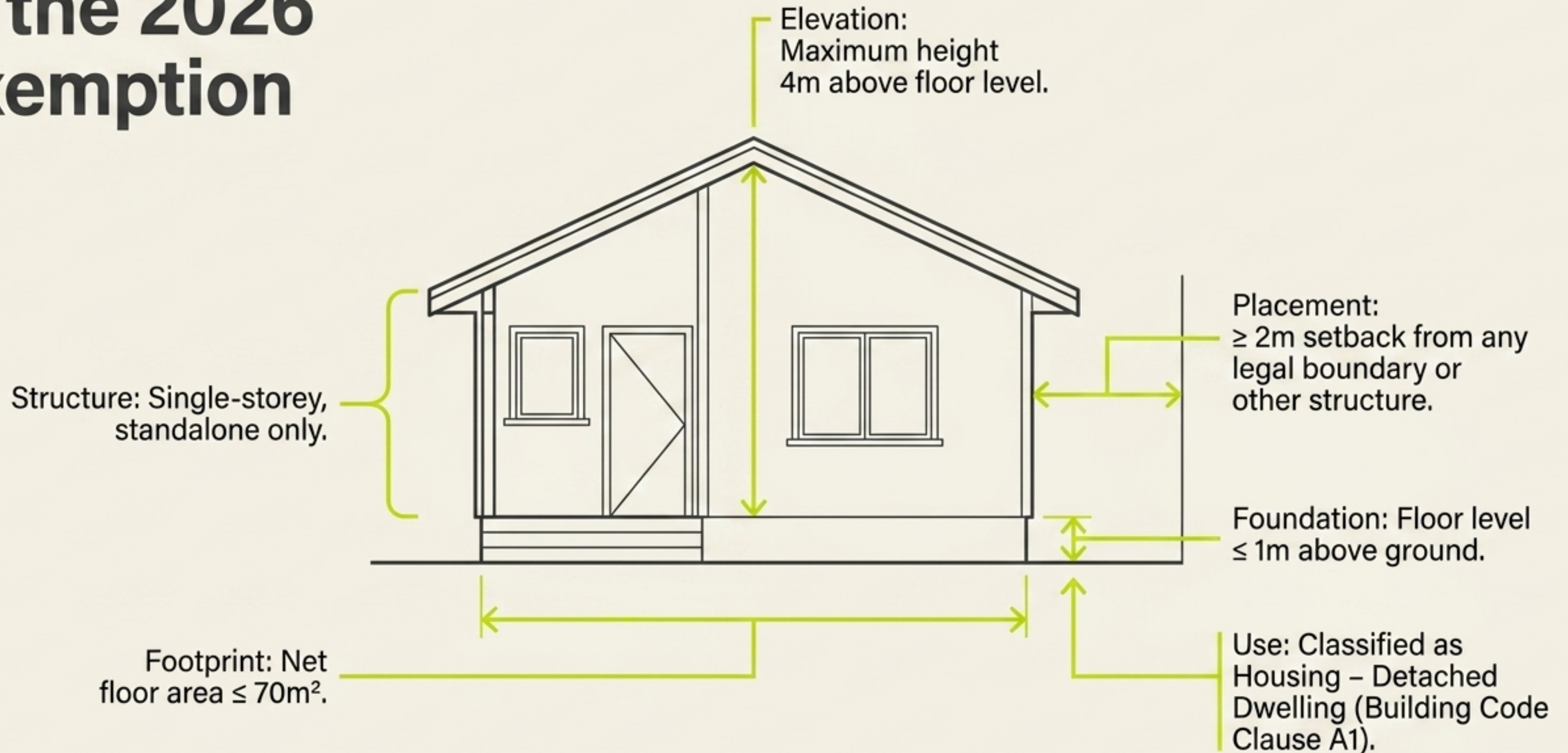


The removal of red tape comes with a catch: the legal and architectural responsibility shifts entirely to the homeowner.

Defining the Typology

Fixed Minor Dwelling	Transportable Tiny Home
Immovable, fixed to the ground.	Mobile, treated as a vehicle.
Subject to the Building Act 2004.	Subject to the Land Transport Act 1998.
No strict legal size limits (governed by council zoning).	Max 2.55m width, 12.5m length, 4.25m height, and 3.5 tonnes (without special permits).

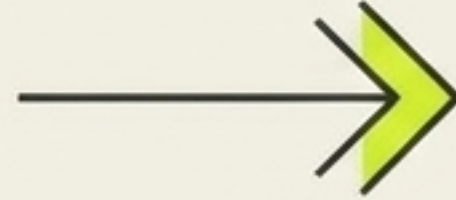
The Anatomy of the 2026 Exemption



The “No Consent” Illusion

What is Removed

Building Consent application and council building inspections.



What Remains

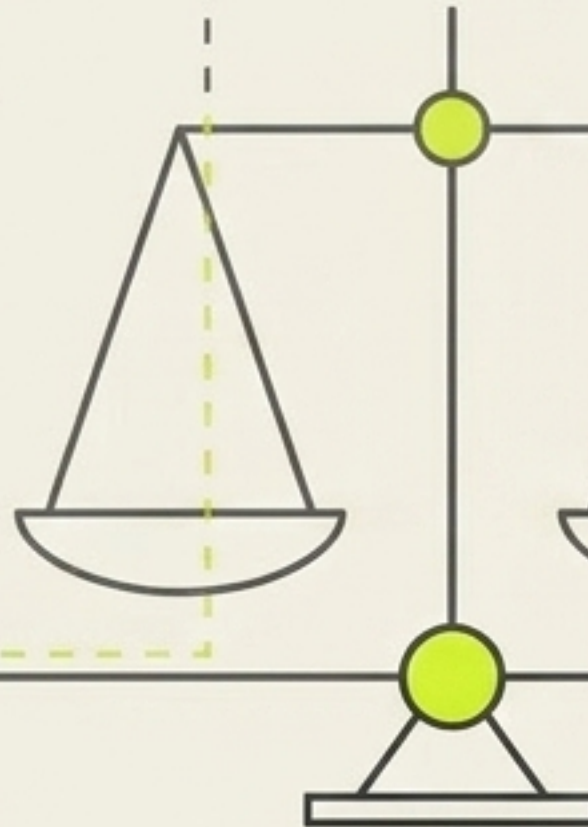
100% compliance with the NZ Building Code (structure, fire, insulation, plumbing)

Resource Management Act (RMA) compliance

Nelson City Council District Plan zoning rules

Development Contributions (Form 3A)

Project Information Memorandum (PIM)



The Path to Compliance in Nelson Tasman



Step 1: Before You Build (The PIM)

Apply for a Project Information Memorandum (PIM) via the Simpli Portal. This is mandatory before commencing work.

Step 2: During Construction (The LBP)

Use Licensed Building Practitioners (LBPs) for all restricted work (design, plumbing, electrical). Build must complete within 2 years of PIM issuance.

Step 3: After Completion (The Notification)

Notify Nelson City Council within 20 working days. Submit Form 2A (Design Record), Form 6A (Building Record), and Plumbing/Drainlaying records.

Zoning & Site Feasibility Realities

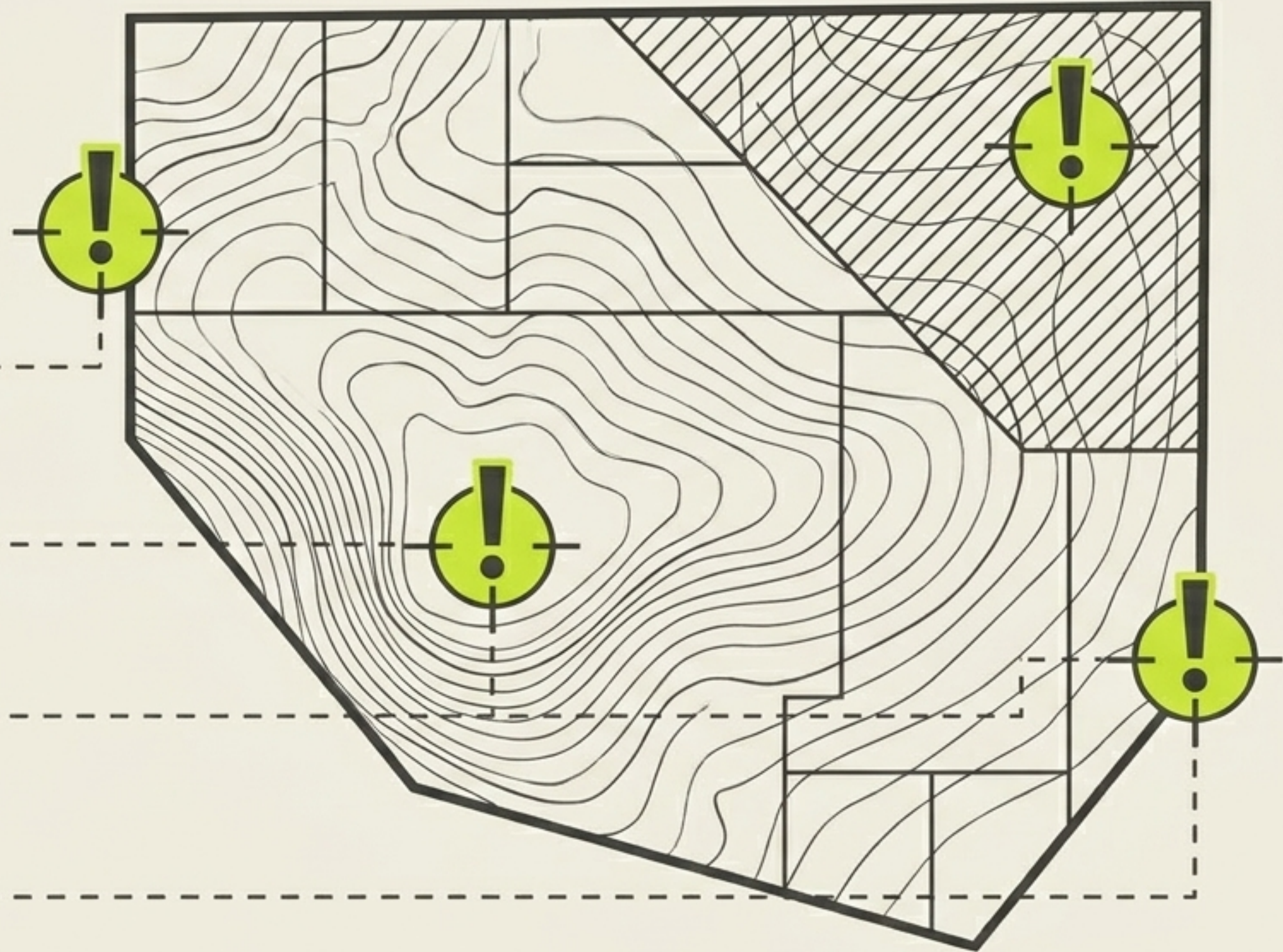
Removing building consent does not bypass the Resource Management Act. You must consult a Nelson Council Duty Planner if your site features:

Breaches in height, site coverage, or boundary setbacks in the district plan.

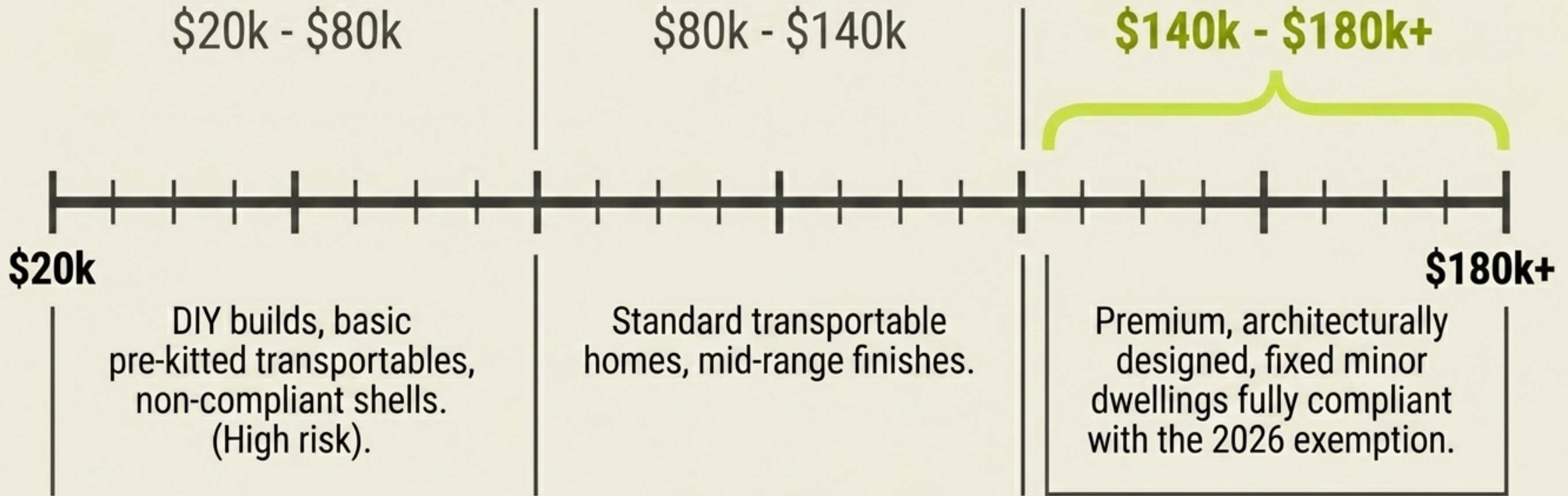
Location within a flood zone, coastal hazard area, or erosion overlay.

Heritage, landscape, or protected area overlays.

Title covenants prohibiting extra dwellings or cross-lease/unit-title restrictions.



Financial Feasibility: The True Cost



Note: Costs exclude land acquisition, council development contributions, and complex site excavations.

Funding the Build: The Lending Reality

	Traditional Mortgage	Personal Loan	KiwiSaver
Fixed Minor Dwelling	 Easier if refinancing an existing home loan using equity.		 Eligible for land and fixed builds.
Transportable (On Wheels)	 Banks lack security for movable assets.	 Viable, but involves significantly higher interest rates.	 Funds cannot be withdrawn to purchase a vehicle.

The Risk Matrix

Regulatory Risk

Falling foul of district plans. Non-compliant builds cannot be legally rented and may face council demolition orders.

Land Security

Purchasing a transportable home without securing leased or owned land first—a common pitfall leaving buyers stranded.

Financial Risk

The collapse of unvetted tiny home companies (e.g., NZ Modular Homes, Ready Homes). Due diligence on your builder's solvency is non-negotiable.

Insurance Risk

Inability to secure insurance coverage for non-consented, non-code-compliant, or movable structures.

The Ecotectural Approach

Minor dwellings offer incredible lifestyle freedom, intergenerational living, and property yield—but only if executed with architectural rigor and legal precision. The 2026 exemption rewards those who build properly, not just cheaply. Ecotectural Home Builders merges design excellence with deep regulatory expertise for the Nelson Tasman region.

Book a comprehensive site feasibility consultation to map your property's potential.

