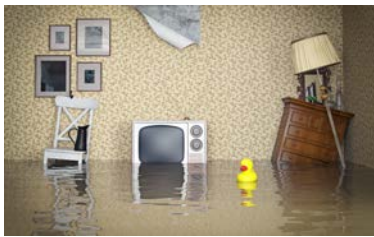




Landlord's Insurance

Landlords should have full insurance for their rental property, not only to protect against the important events including earthquake, fire and flood, but also for the additional landlord risks including loss of rent, tenant damage, landlord contents and even meth contamination.



Because policies vary from one insurance provider to another, it is important to check what cover is included as standard in a policy, and what optional cover can also be added for an increased premium.

The RTA Amendments Act 2019 has created the requirement for landlords to be fully transparent regarding their existing insurance and should be a reminder for all landlords to ensure they have suitable cover in place.

Many investors believe they have adequate cover under their current policy only to find at the point of making a claim that it's not what they expected.

Every landlord insurance policy will likely contain exclusive requirements and it's vital you are aware of what these are e.g., in a damage compensation claim you may be required to show evidence of regular inspections you have conducted.

It's important to ensure you have the right cover against all possible outcomes (including loss of rent, damage, abandonment etc) and often a simple extension to your existing policy may be all that is required.

Real Landlord Insurance NZ - We understand the importance of continuity of rental income and strongly recommend all landlords ensure that they have sufficient landlord protection insurance.

The Rent Shop has an excellent long-term relationship with Real Landlord Insurance NZ (RLINZ) who specialize in insurance for landlords and their properties. Feel free to visit their website at www.rlinz.co.nz for more information about the specialist cover they offer or contact your Property Manager for more information

Here is a RLINZ example to demonstrate the benefit of their policies.

Carolyn had the 'perfect tenant' - her tenant had been in her home for 3 years. All inspection reports were glowing, the tenant was very

clean, neat and tidy, and each inspection showed full photos to prove this. The grounds were immaculate, and the rent was paid on time. What could possibly go wrong?

The tenant lost his job! The tenant was unable to make regular payments and Carolyn requested that the tenant vacate within 90 days. In the final weeks the tenant lost it. This was his home. The tenant put holes in walls, smashed lights and blinds, and even ripped the alarm system from the wall - cutting all wires.

Real Landlord provided support to Carolyn throughout the claim process and provided settlement of the claim for a total of \$7,284.03 and an excess of \$500 applied.

When you engage with The Rent Shop and our team of property managers you can choose to select one of the Real Landlord Insurance Policies that are only available to accredited property management companies.

RLINZ policies also tend to have lower excess costs when compared to other generic landlord insurance policies.

By engaging The Rent Shop, we have access to the best possible cover for any adverse situation. It's just one of the many benefits involved with having your property professionally managed. If you would like further information feel free to email us at: mike.james@therentshop.co.nz

Property market report

If you had a crystal ball you'd never believe that the property market in the North West of Auckland would have to sustain the impact of multiple flood events and a cyclone to impact on the housing stock within our area. I witnessed first-hand the effects of the landslides at Muriwai and the wind and flooding effects in many of the areas within our community and my thoughts and hopes are with the land-



owners of affected homes and properties. It is a cruel and sometimes soul-destroying position that many find themselves and the physical

Property

scars are always followed by mental scars. We certainly see this market as being mixed with certain areas being off-the-table and others being in hot demand. Still an oversupply in some pockets of the market causing price reductions but not all.

Let's look at sales over the last month:

Coatesville	\$1,914,490 to \$3,583,440
Helensville	\$939,000 to \$3,000,000
Huapai	\$1,090,000 to \$1,258,000
Kumeu	\$2,750,000
Riverhead	\$1,200,000 to \$1,888,000
Swanson	\$1,170,000 to \$1,186,000
Waimauku	\$1,165,000
Waitakere	\$1,900,000
Whenuapai	\$830,000 to \$1,510,000

Whatever your situation and position, a conversation can always help create clarity and after 17 years of real estate knowledge and application at a top level, I am here to assist you making the very best decision possible. Contact me on 027 632 0421 or email graham.mcintyre@mikepero.com - Mike Pero Real Estate Ltd Licensed REAA (2008).

Should you use a Mortgage Broker?

When I bought my first home, I was self-employed as a strategic consultant - having recently left a role with one of the big banks in their business banking team. Even with my banking experience, I still engaged a Mortgage Broker to take care of my lending application.

I did so because Brokers had access to far more information than I did, my wife and I were busy in high pressure roles and going to

endless open homes, and our application was complicated by my short term self-employment; so why not make the most of their expertise? However, the broker representing us didn't have the skills/experience to understand my income and the process was endlessly frustrating. I ended up terminating our relationship and got my own approval, working directly with the bank.

Many years later - I am now a Broker myself (and I love it) - so when people ask if they should use a broker, I've got an incentive to say "yes". However, my early experience is still fresh in my mind. If you want to use a broker, go for it, most are free. However, it is important to make sure you use the best one for you.

The benefits of using a broker include:

- We can guide you through the whole home buying process; we have networks that include lawyers, building inspectors, realtors and insurance firms and can recommend ones to you based on your circumstances.
- We can save you the hassle of shopping around banks for the best deal; by completing a pre-assessment we can let you know which lenders and products best fit your needs.
- We can make the whole process quicker, easier, and less stressful.
- We can often get better pricing than you can directly.
- We can work with you on your long term goals - and make sure all your lending is structured to help you achieve them.
- Most of us don't charge you any fees for our services for residential lending.

So when shouldn't you use a broker?

- When the broker is acting outside their area of expertise.
- When the broker doesn't have access to the best banks for you. Brokers can only work for banks that have given them an accreditation.
- If you already have a complex lending arrangement with your own bank (that you're happy with) - it can make much more sense to deal with the bank directly.

So what should you ask a broker to see if they are right for you?

- Ask about their background, and what experience they have working with people like you.
- Ask which banks they are accredited with - and more importantly which ones they're not.
- Ask about timelines - and their capacity to prioritise you.

If you'd like to talk to me about your lending and to see if I'm right for you, feel free to give me a call; and as always, if you want to meet for coffee - it's on me.

Scott Wombwell, Managing Director & Financial Advisor, Better Borrowing 020 4009 8944 | www.betterborrowing.co.nz.

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"Debra and her team at Clearstone Legal helped everything run like clockwork when I moved out of my home of 35 years.

The timing could not have been worse as Auckland was in lockdown throughout the whole process of marketing, selling and moving but they managed to find a way for me to sign all the documents and have virtual meetings when necessary. They kept stress levels minimised and I would recommend them to others needing assistance going through the move to a retirement village." Susan K



Debra Barron, Principal | Emma McGrath, Senior Solicitor
Elyse Crowther, Registered Legal Executive | Tina White, Legal Executive



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Property

What you should know when considering Retirement Village living

By Yolandie Rivas

Moving to a retirement village is a big decision. They can offer many lifestyle benefits such as an increasing a sense of security and community, easy access to leisure facilities such as a pool, gymnasium, and movie theatre and best of all, no more having to spend hours and hours of your time mowing lawns and maintaining your property! However, it's important to understand the future implications and differences from owning your own home.

Buying a unit in a retirement village is different from purchasing a house. When you buy into a retirement village, you are actually purchasing the right to occupy, not outright ownership. There are still monthly fees to pay which vary, depending on the outgoings of the village, the extra services, and the utilities you use. As you don't own the property, you won't receive the benefit of any capital gain and upon deciding to leave the village you could actually lose up to 30% your purchase price. However, for most people moving into retirement living, they do so with the knowledge that they will not be occupying their own property again.

So, you've found the perfect retirement unit? The first step is to complete an application. Upon acceptance, you will be asked to pay a deposit of between \$2,000 and \$10,000 to secure the unit and undertake a medical assessment, update your will and have Enduring Powers of Attorneys (EPA's) in place. You will also be provided with an Occupation Right Agreement (ORA). As there are a range of providers, these agreements are all slightly different. For your protection, an ORA can only be signed once a Solicitor has explained it fully to you. If, after signing you have second thoughts, you can cancel the agreement in writing within 15 working and receive a full refund of any money paid.

But what if I have a house to sell? Most villages are happy to make the ORA conditional on selling your existing home, so that you can use the proceeds to pay for your unit. Like purchasing a house, the apartment usually comes with various appliances and fittings, but there may be additional costs, for example if you require carparking. What can I or my family expect once I move out? Under the ORA, the purchase price (or entry payment) is usually split in two parts: A



facility contribution of around 30% of the purchase price and an exit payment which is paid when the agreement ends. Usually if you stay longer than five years, the village will deduct the total amount and then the exit payment balance of about 70% will be paid to you or your estate. However, this balance will only be paid once your unit has been sold and the village has received the funds.

So before deciding to make the move to a retirement village, make sure you do your homework. More information, checklists and calculators are available on the Sorted website at www.sorted.org.nz/guides/retirement/living-in-a-retirement-village.

We are happy to guide you through the process, making it easy and stress-free. We can also look after the sale of your existing property, update your will and put EPAs in place for you. For free no-obligation advice, give us a call on 09 973 5102 or make a time to come and see us at either our Kumeu or Te Atatu office.

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**Mike
James**

Managing Director

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Blackout Electric

Pool landscape lighting ideas to help create your very own tropical island in your backyard.

Having a pool in your backyard is a great way to enjoy the summer months. But to make the most of your pool, you need to make sure you have the right lighting. The right lighting can help create a



beautiful atmosphere for your pool and make it a place you can enjoy for years to come. When it comes to lighting up your pool area, there are a few different types of lights that you can choose from. The most common type of pool light is underwater light. These lights are installed directly into the pool and can be used to create a beautiful and relaxing atmosphere. Other types of pool area lights include LED lights, which are energy efficient and can be used to create a variety of different effects. It is also important to consider the type of water and sanitisation system you will be using for your pool, for example, if your pool is a salt water system, it would be best to use stainless steel lighting fixtures to ensure they withstand the salt water and prevent rust from forming on your outdoor lighting.

Benefits of pool area lights lighting up your pool area can offer a variety of benefits. Not only do they create a beautiful atmosphere, but they can also help to increase the safety of your pool. By having lights around your pool, you can make sure that everyone can see where they are going and avoid any potential accidents. Pool lights can also help to keep your pool clean and free of debris, as they can help to illuminate any dirt or debris that may be in the pool. Pool lighting is a great way to create a beautiful atmosphere and make your pool a place you and your family and friends can enjoy for years to come. When choosing lights for your pool, make sure to get in touch with Blackout Electric who can assist you with the type of lights that would work best around your pool, the benefits they offer, and to ensure they are installed properly and safely.

With the right lights, your pool can become your very own tropical island in your backyard.

Contact Blackout Electric for all your electrical service needs. We can

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Get in touch with us today on 09 417 0110 or whenuapai@laserplumbing.co.nz. We are open five days a week from 7:30am-4:30pm and are conveniently located at Unit 4, 3 Northside Drive, Whenuapai.

Getting out of an 'off the plan' agreement

It is common for the developer in a property agreement to get the code compliance certificate and having the title issue by a certain date. Sometimes the satisfaction date for those conditions can be 1 or 2 years. If so, a purchaser should include a sunset clause in the contract allowing them to cancel the contract if the developer has not satisfied its conditions by a certain time. Getting out of the agreement may be important if the value of the property is less than the price you have contracted to pay.

Section 225 of the Resource Management Act also gives a purchaser another way out of the agreement even if there is no sunset clause in the agreement. It allows the purchaser to either:

- get out of the contract within the first two weeks of signing; or
- cancel the agreement if the developer has not made reasonable progress in getting a title for the property within two years after the date of granting of the resource consent or 1 year after the date of the agreement, whichever is later.

In the property climate we currently find ourselves, both sunset clauses and section 225 are conditions that both developers and



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purchasers must not overlook. For more information on this or any other legal issues you can contact Kemp Barristers & Solicitors at info@kempsolicitors.co.nz or 09 412 6000.

Introducing Signature Homes Huapai Showhome

Searching for new home inspiration? Why not visit Signature Homes latest Huapai Showhome to experience the difference.

This dual pavilion home provides 199sqm of effortlessly light, bright, and beautifully sun-soaked living spaces.

Enjoy three thoughtfully placed bedrooms, separate media room, a spacious open-plan kitchen, dining, and living room that flows out onto a stunning louvered pergola and deck area - perfect for entertaining with friends and family.

Designed to reflect a welcoming coastal-inspired abode, the Huapai design perfectly celebrates nature and a connection with the outdoors. Featuring a minimal tonal colour palette of crisp white, paired with stunning wooden accents to further accentuate the modern coastal look.

Experience this stunning showhome for yourself, and the quality you can expect when you choose to build with Signature Homes West & North-West Auckland.

Located at 190 Matua Road, Huapai. Open daily from 12pm-4pm.

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sought-after and respected builders in Auckland, where no new build project is too big or too small.

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Contact Signature Homes West & North-West Auckland for more information on 0800 020 600.

Buying a tenanted residential property

Buying a residential property that is currently tenanted is slightly more complicated than buying property from someone who is living there and will move out on settlement day

If you wish to live in the property you will need to ensure that the sale and purchase agreement provides for vacant possession. The words "vacant possession" must be inserted in the

tenancies box on the front page of the Agreement for Sale and Purchase. This is particularly important if you are using a KiwiSaver withdrawal or Kainga Ora First Home Grant to assist with your purchase.

Fixed term tenancies cannot be terminated before the end of the fixed term, unless the tenant agrees.

If you want to keep the existing tenants your lawyer will ensure that the appropriate paperwork is completed prior to settling. You should not assume that the rental currently meets all the legal requirements for a rental, such as the Healthy Homes Standards and do your own due diligence to make sure the property meets your legal obligations as a landlord.

By Jennifer Edwards - Smith and Partners, 293 Lincoln Road, Henderson phone 09 836 0939 or email: partners@smithpartners.co.nz.



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Area Property Stats

Every month Mike Pero Real Estate Kumeu & Hobsonville assembles a comprehensive spreadsheet of all the recent sales in the area that reviews the full range of Residential transactions that have occurred. To receive the full summary simply email the word "full statistics" to kumeu@mikepero.com. This service is free from cost.

SUBURB	CV \$	LAND AREA	FLOOR AREA	SALE PRICE \$	SUBURB	CV \$	LAND AREA	FLOOR AREA	SALE PRICE \$
COATESVILLE	1,100,000	1.1HA	362M2	3,583,440		880,000	199M2	93M2	860,000
	1,875,000	1.18HA	131M2	1,914,490		920,000	388M2	127M2	845,000
HELENSVILLE	1,175,000	662M2	222M2	1,265,000		1,150,000	491M2	191M2	1,200,000
	900,000	1214M2	89M2	939,000		990,000	240M2	113M2	1,005,000
	1,775,000	5HA	104M2	3,000,000		920,000	222M2	91M2	956,800
	880,000	622M2	155M2	950,000	RIVERHEAD	1,480,000	1214M2	120M2	1,200,000
HOBSONVILLE	1,025,000	112M2	161M2	1,110,000		2,025,000	1039M2	363M2	1,888,000
	1,450,000	297M2	216M2	1,450,000		1,750,000	801M2	266M2	1,400,000
	900,000	106M2	102M2	840,000	SWANSON	1,140,000	337M2	183M2	1,170,000
	1,395,000	543M2	210M2	1,363,000		1,175,000	348M2	191M2	1,186,000
	1,575,000	334M2	228M2	1,406,666	WAIMAUKU	1,025,000	1518M2	130M2	1,165,000
	1,210,000	453M2	160M2	1,150,000	WAITAKERE	1,325,000	1.73HA	110M2	1,900,000
	985,000	351M2	100M2	840,000	WEST HARBOUR	790,000	0M2	80M2	720,000
	980,000	685M2	120M2	865,000		1,340,000	441M2	260M2	1,480,000
	1,285,000	500M2	170M2	1,160,000		1,640,000	660M2	260M2	1,437,000
	645,000	0M2	61M2	645,000	WESTGATE	655,000	131M2	66M2	650,000
	975,000	112M2	97M2	860,000	WHENUAPAI	935,000	98M2	125M2	830,000
HUAPAI	1,350,000	607M2	190M2	1,258,000		1,750,000	363M2	282M2	1,510,000
	1,100,000	619M2	180M2	1,090,000					
KUMEU	2,450,000	1HA	257M2	2,750,000					
MASSEY	1,500,000	827M2	210M2	1,175,000					
	440,000	196M2	158M2	855,000					
	880,000	182M2	92M2	836,000					
	1,100,000	548M2	132M2	990,000					
	970,000	139M2	127M2	995,000					
	900,000	0M2	80M2	830,000					
	1,075,000	230M2	175M2	1,068,000					
	950,000	968M2	146M2	938,000					
	970,000	131M2	138M2	880,000					
	490,000	0M2	171M2	1,050,000					

DISCLAIMER: These sales figures have been provided by a third party and although all care is taken to ensure the information is accurate some figures could have been mis-interpreted on compilation. Furthermore these figures are recent sales over the past 30 days from all agents in the area.

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By Negotiation

6A Mansion Court, West Harbour
By Negotiation

The home has been immaculately presented and delivers an as-new look and feel with natural colour palette and excellent attention to detail. Set on 417sqm of land offering a fenced rear section, established plantings and grand entrance, the home at 248 square meters makes the very most of it's location and premium address. Close to the inner harbour and a stone throw away from Marina View School. Split over two levels, the home offers living downstairs with an additional bedroom that can be used as an office or second lounge, while upstairs is four bedrooms and two bathrooms. Multi-use carpeted garage with loads of space and storage and easy access to garden shed and clothes line.

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BUSINESS - TOWN CENTRE ZONE - HUAPAI

3 1 1

By Negotiation

8 Orah Road, Huapai
By Negotiation

Nestled to the Eastern boundary of the Huapai Business Zoned area is this generous 869sqm parcel of land offering a flat section which shoulders the carparking and the Police Station at Huapai. A stately three bedroom bungalow with open plan kitchen, dining and living room leading onto westerly decking. A large shed and carport offers storage options while the yard is full of mature fruit trees. Fully fenced, flat section with services in the street. A short distance to parks, schools and convenient transport links. Invest today for options tomorrow.

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STAND ALONE ON 450SQM, STUNNINGLY GOOD

3 1 1

\$849,000

17 Chorley Avenue, Massey
Asking Price \$849,000

An absolute treat is on offer here on Chorley Avenue, this homely bungalow offering the best of suburban living with private and quiet section, yet close to schools, amenities and transport links. Make the most of this great real estate, priced well and positioned well with Northerly aspect, framed in lawn and peppered by fruit trees. Three bedrooms, one bathroom, separate laundry, with open plan lounge-dining opening out through french doors to north-east decking and patio area. Good parking as you enter section. A master-class in homeliness awaits you. Close to Henderson shops, schools, convenience shopping just up the street with transport links.

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ELEVATED, VIEWS, POOL - MARINA VIEW SCHOOL 3 2 2

By Negotiation

18 Da Vinci Place, West Harbour
By Negotiation

Space for all to swim, relax, play and enjoy. Cul-de-sac living at its best with a split level weatherboard home offering generous garaging leading onto a fantastic and interesting three bedroom two bathroom home, with seamless flow to conservatory and pool area. A collection of views over the valley and inner harbour with a peak of the city. The configuration of the home offer impeccable indoor outdoor flow with extended patio to outdoor decking and private pool area. Extensive landscaping over the property delivers a privacy and tranquillity you'll love, while the pool complex certainly keeps the children satisfied. A short stroll to Marina View School, convenience shops and with close transport links and the Da Vinci Park a few doors up, it makes for the perfect family retreat.

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GOLD ON MAHANA 3 2 2

By Negotiation

30 Mahana Road, Waimauku
By Negotiation

Set in an undeniably breathtaking setting and occupying a substantial fourteen acres (approx.) this property represents a tantalising opportunity for purchasers who desire a vast country backdrop superbly situated, the property enjoys relatively secluded surroundings. Perfectly crafted to complement by landscapes, superb form and magnificent surroundings are defining features of this three-bedroom property that will attract the attention of those longing to escape the city. Accommodation is provided by three double bedrooms, while two bathrooms are also found within the 210m² (approx) floor plan. The single level home comprising soaring ceilings and neutral finishes contribute aesthetic appeal to the home while the single layout ensures your everyday living zones are practical.

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TRANQUIL, PRIVATE, SINGLE LEVEL IN HOBSONVILLE 3 2 2

By Negotiation

34 Starlight Cove, Hobsonville
By Negotiation

Modern living and presented to an extremely high standard, and it is single level (no stairs). Delivering all the benefits of modern construction within a cul-de-sac environment with established trees and shrubs, the property and the community is beautiful. Offering three bedrooms and an additional room/office/ lounge /media suite, the home certainly provides space for you to maximise how you wish to live. Master with walk-in and en-suite with main bathroom and bedrooms off a central hallway. Unencumbered alfresco access to patio areas that are completely private and quiet, with peppered plantings to delight the eye and share pockets of shade. Set up in entertainers style, the kitchen, dining, living offers an uncluttered flow to outdoor spaces. Internal access double garage.

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FLAT LAND - BIG SHED - AQUAFER BORE

By Negotiation

Lot 2 / 337 Ararimu Valley Road, Helensville
By Negotiation

Offering a flat and usable 2.3 hectare (approx) land lot offering some significant benefits:

- An unconsented 150sqm (approx) plus high stud barn
- A deep bore with water rights accessing a deep spring aquifer
- A pre-existing house site (house removed) with septic and water tanks
- Power, water and waste infrastructure on site

This is a rare opportunity to buy land that has infrastructure already in place, and although it has no house on site it offers opportunity and improvement value.

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BIG ON VALUE - SMALL ON PRICE

3 1 1

By Negotiation

369A Hobsonville Road, Hobsonville
By Negotiation

A home that makes the most of its 392sqm section (more or less) with generous parking, single garage and wrap-around lawn peppered with shrubs and hedging. Bigger than it looks, this three room home delivers more than many others with open plan kitchen, dining and lounge and direct access into the roof loft for storage. Located in the heart of Hobsonville, a short walk for groceries and convenience shopping, with access to schools, parks and the inner harbour close by. Fee simple freehold title and an honest pedigree, take a look today.

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ELEVATED LIFESTYLE LAND, VIEWS ARE PLENTIFUL

By Negotiation

Lot 1 / 30 Mahana Road, Waimauku
By Negotiation

Good land is hard to find and this land is picture perfect, offering a significant building platform, with extensive views and excellent soil composition. Set on Mahana Road, the land has services at the gate and provides a canvas that is fenced and has pockets of planting for privacy. If you are ready to build, this land is ready to go, with clean title and great access. We invite all land buyers to view this outstanding land offer in the heart of Waimauku. A short drive to beach, convenience shops, school and transport links. Make this decision the start of something truly amazing.

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