



# Property-

HUB.NZ

Second Edition - May 2022

## Property market report

Less property on market, less money available but banks still making billions.

New Zealand banks are unlikely to enjoy the same strong loan growth as they have during the Covid pandemic so far, but tougher economic times may see loans staying on their books for longer. Banks have increased net profit after tax almost 7% from the September quarter to \$1.614 billion, getting close to the bonanza



\$1.643 billion recorded in the March quarter of last year. The banks grew gross loans by 1.63% to \$487.620 billion in the December quarter, and by 7.2% in the year to December. Against the backdrop of the ongoing Covid-19 pandemic, high inflation, Russia's invasion of Ukraine and businesses operating below capacity due to staff shortages, banks are unlikely to experience the same level of loan growth as they have enjoyed.

When you get inflation, and you get rising interest rates, I think loans might be a bit stickier. I think they might stay on the books longer so that the banks might not have the same growth. Whilst low unemployment, at just 3.2% in the December quarter, reduces the risk of a significant number of borrowers not being able to meet their loan repayments, businesses are operating below capacity which helps those in employment. Businesses struggling to get staff will have to pay more which will not improve the balance sheet.

Banks reduced loan provisioning another 5.3% in the December quarter to \$2.44 billion. It was the fifth consecutive quarter of net impairment write backs as provisions raised early in the pandemic continued to be unwound. Banks' combined cost-to-income ratio came in at 39.7% in the December quarter, down from 43.1% in the September quarter. Net interest income increased 3% to \$2.9 billion.

So, what does this mean to buying and selling today? The main factor at play today is funding, and whilst we wait for Central Government to Revamp and recycle the CCCFA bill that was ill prepared and ill delivered, the reserve bank continues to wave the interest rate wand, exposing the market to increasing cost of money use.

Don't expect house prices to rise any time soon, we have a stabilised price environment at play, which may be a relief to property valuers and a problem to spec builders.

Let's look at the sales from last month:

Coatesville	\$2,780,000 to \$6,850,000
Helensville	\$635,000 to \$2,145,000
Hobsonville	\$837,000 to \$2,563,000
Huapai	\$855,000 to \$3,600,000
Kumeu	\$900,000 to \$1,470,000
Massey	\$790,000 to \$1,350,000
Muriwai	\$1,250,000 to \$2,190,000
Riverhead	\$1,340,000 to \$2,110,000
Swanson	\$1,035,000 to \$2,350,000
Waitakere	\$1,485,000 to \$1,645,000
West Harbour	\$1,041,000 to \$2,765,000
Westgate	\$850,000 to \$1,394,000
Whenuapai	\$1,555,000

Give me a call today on 0800 900 700 for more information. After 17 years of making people my priority in real estate, you will benefit from unparalleled experience, care and commitment. It costs no more to use a more experienced customer focused agent that puts you, front and centre. Graham McIntyre phone 027 632 0421 email [graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com) - Mike Pero Real Estate Ltd Licensed REAA (2008).

## Selling a property when you're splitting up

The decision has been made, the personal items and small household items have been allocated, the bank accounts separated as have the bills, but you can't come to a decision around the family home. You have a registered valuation and you have two independent property appraisals completed from reputable and AREINZ qualified real estate people. So you understand the value, you understand the process to cash up and one party says, no. I'm not moving, I'm staying put and I've changed the locks. Not ideal, highly stressful and unfortunate for all parties involved. If you are the party that says

# Property

no, consider the facts. The family court can order the property to be sold. However this will take time and money which ultimately will reduce the amount each party receives from the property due to cost and fees, but also the court dictates the sales process, the minimum (or reserve) price and the marketing spend. This process can cost tens of thousands of dollars and take 12 months to get through the courts. For more information on working through this property these two links may assist: <https://www.justice.govt.nz/family/separation-divorce/divide-relationship-property/> and <http://communitylaw.org.nz/community-law-manual/chapter-24-relationships-and-break-ups/relationship-property-dividing-your-property-when-you-split-up-chapter-24/>. Each party should have a competent solicitor to allow a common sense approach to progressing the decision, and a clear decision made early provides clarity for all parties affected to move forward. Your chosen real estate professional will explain the communication path with all parties and ensure decision makers are updated and informed weekly. Working with an AREINZ Real Estate Agent ensures your working with an agent that is at the top of their profession and ensures that any issues are forecasted and dealt with quickly and effectively.

Over the years I have pulled together a checklist for couples seeking clarity on the things to cover off when splitting up. If you would like this checklist please email [graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com) and for more information within this series on selling a property when you're splitting up, go to [www.graham-mcintyre.mikepero.com/blog/](http://www.graham-mcintyre.mikepero.com/blog/). Contact Graham McIntyre AREINZ on 0800 900 700 or 027 632 0421. (Licensed REAA 2008)

## Expert support to navigate the mortgage market

The current mortgage market here in Auckland has experienced unprecedented growth, causing concern for many borrowers who

**BETTER  
BORROWING**  
MORTGAGES & LENDING ADVICE

**HELPING YOU  
GET THE HOME  
YOU DESERVE  
WITH THE LENDING  
THAT WORKS FOR YOU.**



📞 020 4009 8944  
✉️ [scott@betterborrowing.co.nz](mailto:scott@betterborrowing.co.nz)  
🌐 [www.betterborrowing.co.nz](http://www.betterborrowing.co.nz)

are eager to break into the market.

While today's lending landscape presents greater challenges than we have seen in past years, there are still ways for homebuyers to get ahead.

Whether you're looking to buy your first home, refinance to a more competitive rate or invest in property, it's important to get your finances in shape to ensure access to the best options.

With changes to the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and the impending investigation, it's important to understand what the changes mean and how they may affect you.

Things like streaming subscriptions, take-away food and buy now pay later services will all be considered. So, it can be a good idea to reduce your expenses in the lead up to your application, to ensure there are no surprises along the way.

Although it can be difficult to know where to start, you don't need to figure it out on your own. And, for many buyers, speaking to an expert sooner rather than later can help get you on the right track and into your next home, faster.

As local lending specialists, Mike Pero Mortgage Advisers work with customers in all kinds of circumstances and can help you find the right home loan for your individual needs.

For lending solutions tailored to your circumstances or for support to explore your options, call 0800 500 123 to speak to your local Mike Pero Mortgage Adviser today.

## Getting a home loan: Is your income a bit complicated?

When it comes to getting a home loan the journey can be different for everyone; however, at the very least you will always need to show:

- 1) That you have an adequate deposit (or security/equity)
- 2) That you have the income needed to service the loan (i.e. make payments).



If you're employed in a fulltime job - then showing your income tends to be pretty straightforward. But when you have other income things can become a bit tricky. Lenders are able to look at a wide range of income types, but what is acceptable to one lender may not be considered by another.

If you have any of the following income types, if one lender says no it's worth looking around as another may well say yes.

**Friendly  
Legal  
Experts**

- Property Law
- Business Law
- Employment Law
- Debt Collection
- Family Law
- Family Trusts
- Estates
- Wills

**smith  
AND PARTNERS**

LAWYERS

293 Lincoln Road  
Henderson, Auckland  
PH: 09 836 0939  
[smithpartners.co.nz](http://smithpartners.co.nz)

# Property

- Contractor income
- Overseas income
- Commission or bonuses
- Seasonal earnings
- Self-employed income
- Boarders / flatmates / tenants
- Child support
- Superannuation/ACC/Benefits

Sometimes a lender will only take a proportion of this income into account - but that might just be enough to get your loan approved.

If you'd like to discuss your income and how to put together a strong lending application, I'm available free of charge; and if you want to meet in person the coffee is on me.

Scott Wombwell, Managing Director & Financial Advisor, Better Borrowing, phone 020 4009 8944 or [scott@betterborrowing.co.nz](mailto:scott@betterborrowing.co.nz).

## Instruments registered on a Record of Title

By Tina White, ClearStone Legal

Among other checks that your lawyer can carry out for you as a home buyer, they will look over the Record of Title to the property. There are a number of instruments which may appear on the Title and here are just a few:

- **Easements:** There are many different types of easements and they can often relate to a right of way, a right to convey services like electricity or convey water between neighbouring properties. The easements can be for the benefit of your property or a neighbouring property. There are certain rules and restrictions which all parties must follow and your lawyer will provide these to you.
- **Consent Notices:** These are usually registered by the Council and record restrictions against the land. These can relate to a number of things like stormwater maintenance, future development restrictions, planting requirements, pest control.
- **Encumbrances:** An encumbrance sits like a charge on the Title and must be disclosed to your Bank. These types of instruments can relate to a number of things and often relate to a resident's society, whereby you become a member of the society and pay an



annual levy. You must follow the rules of the society, much like a body corporate. The society will be responsible for maintenance of common property like shared lanes. These are becoming more popular and we see these a lot, for example, at Hobsonville Point.

- **Building Line Restrictions:** These instruments impose a limitation on how close you may build a house, garage, carport in relation to the street. This may affect any future development you wish to carry out in the future.
- **Bond:** These are usually registered by the Council to secure money held by the Council until such time as an outstanding resource consent condition has been met. Once the work has been completed, the Bond is then repaid to the Owner (often the developer) of the property and the instrument may be removed from the Title with the Council's permission. It is in your best interests for your lawyer to enquire about the Bond with the Owner's Solicitors and request that the Bond instrument be removed from the Title prior to settlement. If this is not removed, the obligations of the Owner referred to in the instrument, then fall on you as the purchaser, and were the Council to undertake the works resulting in costs more than the amount of the Bond, then you would be responsible for any additional payments required.

ClearStone Legal can assist you with any questions you have about buying or selling property. Phone 09 973 5102.

## Autumn is here

Even though most of New Zealand enjoyed a long and hot warm summer, autumn is most definitely here. It is season of the year between summer and winter during which temperatures gradually decrease and the duration of daylight becomes noticeably shorter.



Tackling a few simple jobs now, while the weather is still suitable for working outside, will help get your property ready for the cold weather that is coming towards winter, and in some cases prevent problems from occurring later.

We all love a warm and comfy home during the winter months. So, before the worst of the weather arrives, go through our checklist to make sure that you are protecting your home and your family, as well as heating your home efficiently.

Many of these things you can do yourself or you can speak with your Property Manager to organise this work through our reliable list of vetted contractors.

Your autumn to winter checklist

*Your Investment,  
Our Management*

Boutique property management, locally-based, servicing Central, West & North Auckland  
Full Management | Letting Service | Rental Appraisals | Rental Advice

Rachel Trafford • 021 872 336 • [rachel@privateresidence.co.nz](mailto:rachel@privateresidence.co.nz) • [www.privateresidence.co.nz](http://www.privateresidence.co.nz)



PRIVATE  
RESIDENCE  
PROPERTY MANAGEMENT

# Property

- Clear your spouting of leaves, debris and plant material.
- Clean out drainage channels and ensure storm drains are clear.
- Weather-strip any windows or doors that are draughty.
- Check that ceiling insulation is in place and close access holes.
- Trim trees with overhanging branches near windows and spouting
- Cover outdoor furniture that is not in regular use.
- Secure outdoor furniture and the trampoline in case of high winds.
- Check your emergency supplies including replacing any out-of-date food items, refreshing water supplies and ensuring torches are working.
- Have your heating system serviced.
- Ensure that the torches are working (and that you know where your candles and matches are) for when there is power cuts.
- It is good to have some extra meals or easy meals in case you get winter bugs as well.
- Make sure door locks are working properly and that adequate security lights are in place. Make sure safety latches are on all your windows too so you can feel safe opening them to assist with ventilation.
- Stop accidents and falls before they happen by cleaning paths, decks, and driveways, especially any on the shady side of the house. Mould loves to cling to dirt, so if you neglect this task, you run the risk, they will become slippery and treacherous over the winter months.
- Check the flue and chimney that both are working and free of creosote before you light a fire. Even if your fireplace is gas, never operate it without a proper screen in place, especially if you have children. If you are burning wood, a fireproof rug immediately outside of the doors will prevent embers from landing on the floor or carpets that can cause damage.

Here at The Rent Shop, we are experienced in guiding our landlords through the process of preparing your properties for letting so that you can maximise the rental return. We can provide a no-obligation

rental appraisal and offer feedback on compliance and where improvements can be made, if necessary. For more information, please contact The Rent Shop 021 413 660.

## The escalating problem with escalation clauses

Buying a newbuild off the plan could protect you from future increases in the property market. This is because you agree on a purchase price with the developer at the current market prices but only have to pay when the property is ready for you to move into - which in some cases could be a year away. However, it has become common for build contracts to have escalation clauses that allow a developer to increase the price due to say supply chain issues or increases in the cost of building supplies. This could result in you having to pay tens of thousands of dollars more for the property. Although you may have the right to get out of the contract, you may find that the property market has increased so much that it does not justify you buying another property. Also, some build contracts are independent to the land contract and if you cancel the build contract you are still stuck with the land - and you will have to find yourself another builder. For these reasons it is always important to consult with your lawyer before entering into a contract to buy a newbuild. For more information on this or any other legal issues you can contact Kemp Barristers & Solicitors at [info@kempsolicitors.co.nz](mailto:info@kempsolicitors.co.nz) or 09 412 6000.

## Co-ownership may be the answer

Falling house prices might sound like good news, but for many Kiwis who are struggling to buy a home it's devastating, increasingly resorting to pooling their resources.

Nationwide, house prices have experienced their biggest quarterly drop in a decade, raising some hopes of a cooling market for those who have long been locked out by sky-high property prices. But the same forces that are pushing prices down - inflation, high cost of living, and rising interest rates - are also hitting prospective buyers, especially those at the bottom end of the market.

High cost of housing does not have to exclude people from stepping on to the property ladder - if they can find a way to pool resources.

A median-income household would currently take 11 years to save for a standard deposit if they were able to put aside 15 percent of

the  
rentshop

**Mike  
James**

Managing Director

☎ 021 413 660

✉ [mike.james@therentshop.co.nz](mailto:mike.james@therentshop.co.nz)

The Rent Shop Hobsonville Ltd  
PO Box 317118  
Hobsonville  
Auckland 0664

[www.therentshop.co.nz](http://www.therentshop.co.nz)



Scan me to view our listings & apply online.

**VODANOVICH**  
LAW

SALES & PURCHASE OF REAL ESTATE

RELATIONSHIP PROPERTY | BUSINESS STRUCTURES

POWERS OF ATTORNEY | WILLS & TRUSTS

COMPANY & EMPLOYMENT LAW

PLEASE CONTACT IVAN

[ivan@vlaw.co.nz](mailto:ivan@vlaw.co.nz) 09 412 8000  
4a Shamrock Drive Kumeu, Auckland

# Property

their income. But for people who are single it could take double that time.

I am seeing more and more people are open to co-ownership with someone other than a partner, spouse or parent because it brings the possibility of meeting the deposit cost within reach by dividing the cost - as well as the cost for paying the mortgage.

But it is important for people considering co-owning to know their rights from the outset. It is essential they get good legal advice, including setting out what will happen if circumstances change within the partnership.

What's really important about co-owners is people have an open and honest conversation with each other and get some good legal advice to set things up.

With the National Policy Statement on Urban Development (NPS-UD), we will see more intense housing, more stock on the market and hopefully some reduction on house prices for home buyers. Co-ownership is also a way for people to investigate buying property later in life. Buying later on than Kiwis had traditionally had become increasingly common as lifestyles and economic circumstances have changed widely.

Sunil Kaushal is a Registered Financial Advisor based in West Auckland. This article should not be taken as an advice. Phone: 021 280 4189, email: sunil@everbright.co.nz.

## Think your trust will protect you from your ex?

People who believe putting their assets into a trust before a relationship begins will stop them having to share assets with their spouse will have a timely wake-up call from a recent decision of the Supreme Court in *Preston v Preston* [2021] NZSC 154.



Mr and Mrs Preston had a 7 year relationship (and were married for 5 ½ of those). They each had children from previous relationships (his were grown up). Mr Preston had transferred his home and most of the shares in his business into a trust set up before the relationship. However the parties used those assets for family purposes during the relationship, living in the house, and living off the income from the business. Mr Preston appointed Mrs Preston a beneficiary of the trust, on the advice of his accountant.

It was a loving relationship and both parties were committed to it. Mrs Preston made the usual non-financial contributions to support

Mr Preston and the family, she used her own money (from before the relationship) to make loans to support his business, to pay for family holidays and to help his kids to buy their first cars.

Over time the home and business increased in value.

Around the 7 year mark things fell apart, and the parties separated. Mr Preston was adamant that Mrs Preston would get nothing from the trust, and there was very little relationship property to share out.

Mrs Preston was left without a home or sufficient capital to set herself and her daughter up in a home. Mr Preston was enjoying all of the significant assets of the trust.

Mrs Preston went to Court for a share of what the trust had built up with her support. She lost in both the High Court and the Court of Appeal. Others would certainly have given up - she was ordered to pay substantial costs, she had a gruelling time being cross examined by expensive lawyers about how little of any real value (meaning, monetary value) she had contributed in the course of the 7 ½ year relationship.

QC Vanessa Bruton had been following the case, and knew it didn't uphold the principles of equality - of the sexes and of their differing contributions - that are built into relationship property law, and section 182 of the Family Proceedings Act 1980.

She took Mrs Preston's s182 claim matter right to the Supreme Court and won, arguing that bringing a trust into a relationship creates obligations, and if the relationship ends, and one person is worse off, the Court will step in to remedy that under s182. What Mrs Preston was claiming (and what she received) was \$243,000 or 15% of the trust assets - and the ability to rehome herself and her daughter. Pretty modest compared to what was left in the trust and the 100s of 1000s he would have spent fighting her claim through the Courts.

The resounding moral of this story is this: if you want the benefits of a trust arrangement AND to avoid sharing, you need to declare that openly to your spouse, ask for a 'pre-nup' type agreement, and let your spouse decide whether that makes you someone they want to marry or not.

## CLEARSTONE LEGAL

Incorporating Kumeu-Huapai Law Centre

**We are proud and excited to announce ClearStone Legal has relocated to new offices. We are now situated at the new business centre called The Vines on the corner of Tapu Road and State Highway 16 in Huapai.**

We also have our other office at 547 Te Atatu Road, Te Atatu Peninsula, Auckland.

You can contact Debra and Jane on 09 973 5102 or drop into the office, Tuesday to Friday 9 am - 5 pm.

**1A Tapu Road,  
Huapai, Kumeu**

**09 973 5102**



**Debra Barron, Principal  
Jane Barclay, Legal Executive**



**Property • Disputes • Family • Wills**

**Taina Henderson** 027 537 9222  
**Shelley Funnell** 027 537 9221  
**Amie Wallwork** 021 421 336

[www.hendersonreeves.co.nz](http://www.hendersonreeves.co.nz)

# Property

If you need relationship property advice before, during or after a relationship, have a chat with one of our relationship property experts at Henderson Reeves Lawyers. You can find out more about us on our website, or ring and speak to Taina Henderson or one of the team on 09 281 3723.

## Fix ups that if ignored can cost you thousands

When it comes to real estate selling, failure to present the home and section at its best can cost you dearly. If you have messy grounds, long lawns and a wild garden, dirty paintwork and rubbish piled up it gives the buyer a strong message that the Vendor can't be bothered and doesn't care about the sale price. The cost of a working-B and putting on a frothy and a bbq is cheap in comparison.



Let's focus on three simple fix ups that will deliver thousands to your sale price.

**Street appeal.** Let's face it if you have no street appeal much of your market will not come to the door. This is your opportunity to make a real impact. The entrance to your home is where you create the first impressions and it is where buyers decide if they have an interest or not. You only get one chance to make a first impression.

Stand out on your street and look at how your home looks, be critical, consider your good points and your bad points. Then rate your bad points that need work based on the negative impact on the overall picture. Once rated start at the worst point and attach a budget to

get it changed or fixed. Some of these points are quick fixes and some could be significant, timely and costly. Consider a cost benefit analysis to determine the best path forward. Some of the easy fixes include: Waterblast, Garden and lawns, Fencing, Paint and finishing and Damaged concrete/ decking or tiles.

Consider your aspect and stage the entranceway to achieve the very best look and feel with screens, plants and dressing to make the first impression a real treat.

**Kitchen appeal.** No matter what you persuasion the kitchen is a pivot point within the home that must compliment the buyer and link seamlessly to the dining and living room of your home. Buyers respond to a kitchen that is clean, tidy, light, spacious and easy to work in. Do the easy things first:

- Clear the clutter
- Paint and seal the wet areas
- Touch up or replace damaged areas
- Let the light in by taking out foliage or net curtains
- Replace or remove old/ battered kitchen appliances
- Replace handles and/or cupboard doors
- Replace light bulbs and light fittings to get more light

The kitchen appeals to buyers in so many ways, be specific with your buying audience and how they use their kitchen for entertaining, meal preparation and serving.

**Bathroom appeal.** If you want to scare buyers off, don't clean the shower or bathroom basin/vanity. The bathroom is a room of hygiene and needs to be meticulously clean and smell fresh. The look and light in your bathroom is important as is the ability to make a small room look big. There are some things you can do immediately:

- Remove all the tubes, tubs and dispensers.
- Install a big mirror
- Ensure your moisture extractor is installed/working
- Make sure the waterproofing is excellent
- Before showing the home have a set of display towels and dressing for the vanity
- Install a heated towel rail to ensure moisture is reduced
- Replace non-working light-bulbs
- Ensure all surfaces are well cleaned, removing any mildew, soap scum or other

**Final groom.** Buyers are looking at your home not your stuff, so start packing your stuff and put it into storage. If you don't use something every week pack it up and get rid of it. Put everything away, even toasters, jugs and blenders. They take up room and clutter the environment. Put all your shampoos, toothpaste and brushes away. Make sure you have fresh clean carpets, curtains and surfaces. If they are damaged, dirty or moldy get rid of them.

**KEMP BARRISTERS & SOLICITORS**  
*Your local team of legal experts*

Property Law

Litigation

Family & Relationship Law

Trust & Asset Protection

Wills & Estates

Commercial Law



info@kempsolicitors.co.nz  
09 412 6000  
25 Oraha Road, Kumeu

**Graham McIntyre**

LICENSED SALESPERSON  
BRAND & TERRITORY OWNER

**Mike Pero**  
REAL ESTATE



**M** 027 632 0421  
**P** 09 412 9602  
**FP** 0800 900 700  
**E** graham.mcintyre@mikepero.com  
[www.mikepero.com](http://www.mikepero.com)

Mike Pero Real Estate Ltd. Licensed REAA (2008)  
327 Main Road, Kumeu, Auckland  
2 Clark Road, Hobsonville, Auckland

# 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 \$
HOBSONVILLE	1,030,000	147M2	138M2	1,150,000		1,425,000	1012M2	130M2	1,500,000
	1,655,000	349M2	268M2	1,820,000		1,200,000	1389M2	88M2	1,251,750
	1,340,000	280M2	171M2	1,585,000		1,425,000	759M2	220M2	1,450,000
	1,020,000	181M2	108M2	955,000		1,550,000	1017M2	236M2	1,625,000
	1,210,000	248M2	118M2	1,280,000	KUMEU	1,175,000	375M2	1589M2	1,283,000
	905,000	116M2	88M2	890,000		1,075,000	300M2	148M2	1,225,500
	1,200,000	275M2	153M2	1,219,000		1,600,000	690M2	267M2	1,635,000
	1,655,000	362M2	245M2	1,708,000		990,000	1108M2	127M2	1,200,000
	1,575,000	330M2	229M2	1,545,000		1,225,000	400M2	160M2	1,300,000
	1,375,000	247M2	226M2	1,560,000		1,725,000	6936M2	180M2	2,770,000
	1,295,000	188M2	185M2	1,458,000	MURIWAI	1,700,000	825M2	230M2	2,399,000
	1,155,000	204M2	108M2	1,023,000		985,000	801M2	103M2	1,000,000
	950,000	129M2	84M2	1,055,000		1,325,000	809M2	150M2	1,950,000
	1,380,000	301M2	210M2	1,610,000	RIVERHEAD	1,600,000	605M2	253M2	2,300,000
	1,210,000	240M2	145M2	1,360,000		1,275,000	813M2	180M2	1,450,000
	1,105,000	596M2	242M2	2,200,000		1,425,000	664M2	209M2	1,870,000
	1,675,000	450M2	275M2	2,230,000		1,105,000	809M2	88M2	1,325,000
	1,240,000	223M2	189M2	1,350,000		1,775,000	819M2	231M2	1,910,000
	1,775,000	808M2	220M2	1,965,000		1,020,000	812M2	100M2	1,270,000
	860,000	131M2	85M2	945,000		1,600,000	800M2	275M2	2,085,000
	900,000	116M2	92M2	884,000		1,725,000	2.12HA	104M2	1,200,000
	1,090,000	143M2	168M2	1,200,000	TAUPAKI	2,025,000	1.72HA	320M2	3,900,000
	1,235,000	216M2	176M2	1,430,000	WAIMAUKU	1,200,000	3202M2	190M2	1,250,000
	1,285,000	4632	210M2	1,050,000		970,000	1126M2	188M2	1,268,000
	1,680,000	366M2	273M2	1,720,000		2,975,000	1.17HA	286M2	3,650,000
	895,000	138M2	83M2	417,391		1,700,000	1549M2	305M2	2,035,000
HUAPAI	760,000	624M2	218M2	1,506,000	WAITAKERE	1,025,000	1014M2	106M2	1,200,000
	1,250,000	1897M2	120M2	1,600,000		1,900,000	4.43HA	303M2	2,420,000
	1,225,000	1060M2	230M2	1,350,000		640,000	0M2	70M2	775,000
	1,525,000	761M2	236M2	1,650,000		1,400,000	2.85HA	180M2	1,640,000
	1,475,000	664M2	224M2	1,465,000	WHENUAPAI	1,415,000	373M2	239M2	1,675,000

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.

Mike Pero's **low** commission rate:

**2.95%** up to \$490,000  
(Not 4% that others may charge!)

**1.95%** on the balance

Plus \$490 admin fee. All fees and commissions + GST

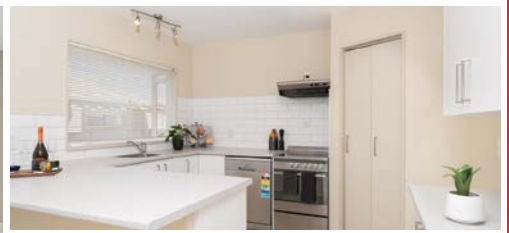
Mike Pero Real Estate Kumeu & Hobsonville also provide statistical data FREE from cost to purchasers and sellers wanting more information to make an informed decision. Phone me today for a FREE summary of a property and surrounding sales, at no cost and no questions asked. Graham McIntyre 027 632 0421 \*Available for a limited time. Conditions apply.



Graham McIntyre  
Brand & Territory Owner  
027 632 0421

**mike Pero** | REAL ESTATE

This page is sponsored by Mike Pero Real Estate, Kumeu & Hobsonville  
Phone 0800 900 700 Licensed REAA (2008)



## FLAT, SINGLE LEVEL LIVING - AS NEW REFIT

3 1 1

By Negotiation

### 1/2 Wiseley Road, Hobsonville By Negotiation

As new refit with new carpets throughout and freshly painted both inside and out. It's a home that is ready for you to move in straight away with all the hard work done. Seldom do you get the opportunity to buy something so good in this price bracket. A full refit and extensive builders report completed on this three bedroom freestanding home in the heart of Hobsonville. Land area approx 350 square meters (more or less) and 130 square meter home. So much on offer here with a spacious lounge area that leads onto a large open plan kitchen-dining giving you full access to the outdoor deck area. Three generous bedrooms (1 Master and 2 Doubles all with wardrobes) with a family sized bathroom, separate toilet and laundry. A single garage with remote and additional offstreet parking for two cars.

[www.mikepero.com/RX3269521](http://www.mikepero.com/RX3269521)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



## EXTENDED FAMILY OR BLENDED FAMILY - ROYAL HEIGHTS

5 2 2

By Negotiation

### 3 Bangla Place, Massey By Negotiation

If your expecting to house all of the family plus some, you'll need a big home with multiple living and outdoor spaces, you'll also need some clever parking options and a fully fenced yard for the cutties and the critters. Well you've found just that. A near new, multi-level home that delivers more than you thought possible in its price category. Tucked away, off-street parking for four cars (tandem) and double garage, moving up to an expansive lounge-dining-kitchen with direct access to sunny and expansive entertainment decking and fully fenced yard, peppered with mature trees for shade and ambience. Two bedrooms and bathroom and guest w/c on this level and up-stairs three more generous bedrooms, separate lounge and bathroom. Delivering the perfect environment for a mixed, blended or growing family.

[www.mikepero.com/RX3269528](http://www.mikepero.com/RX3269528)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)





**GARAGE AND OUTDOOR LIVING - CUL-DE-SAC STREET** 3 1 2

**Asking Price \$1,269,000**

**5 Eyton Kay Road, Hobsonville**  
Asking Price \$1,269,000

A spectacular 2018, modern, townhouse, impeccably finished with simple white and grey tones providing the best of lock-up-and leave and easy care, with schools, restaurants and transport around the corner. With an eye for clean lines and simple colour palette, this 168sqm three bedroom attached townhouse offers the very best of modern living with the extras that come with a home that has been invested in, meticulously cared for and made for living. Over three levels the home offers garaging and laundry leading to outside courtyard downstairs, with open plan living/dining, guest w/c on the first level and three generous bedrooms, bathroom and ensuite upstairs. Heat pumps and upgrades make this home stand out. Located on a fee-simple freehold 131sqm (more or less) site in a cul-de-sac.

[www.mikepero.com/RX3070268](http://www.mikepero.com/RX3070268)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



**BUSINESS - TOWN CENTRE ZONE - HUAPAI** 3 1 1

**By Negotiation**

**8 Oraha 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.

[www.mikepero.com/RX3226379](http://www.mikepero.com/RX3226379)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



AS NEW - WITH DEVELOPMENT OPTIONS - MIXED URBAN 4 1 1

By Negotiation

**29 Hewlett Road, Massey**  
By Negotiation

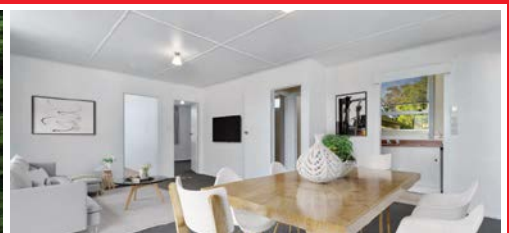
Beautifully presented to a high (as new) standard offering exceptional buying with four bedrooms and large open plan entertainment living, linking to expansive private decking ensuring you have the best of indoor and outdoor living this summer. Hard to find, this home represents a high standard of finishing and hardware found in a new build and with the development option extended under the mixed urban classification which this property sits. Three bedrooms, bathroom and laundry with open plan entertainers kitchen, dining and lounge upstairs and bedroom with walk-in or nursery downstairs, all linking to decking and stepping down to lawn and single garage and workshop. Fully fenced with electric, sensor gate.

[www.mikepero.com/RX3074419](http://www.mikepero.com/RX3074419)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



ABSOLUTE WATERFRONT - ELEVATED TO WATCH THE SUNRISE 2 1

By Negotiation

**51 Ferry Parade, Herald Island**  
By Negotiation

809 square meter section on the elevated eastern coastline of favoured and highly sought-after Herald Island. A historic settlement that enjoys a strong and caring community, Herald Island is a family paradise integrating water-sports and beach-side community living. On offer, this cute as button, practical two bedroom batch with open plan alfresco living that integrates into its coastal environment framed by Pohutukawa trees on the waters edge. This elevated property, provides the perfect option to buy, live-in and design and build the forever-home. Close to Schools, Parks, Community Wharf, Beach, boat-ramp and convenience shopping. Simply, one of the best communities in Auckland, Herald Island is quite enough for relaxed peaceful living, yet minutes to the motorways.

[www.mikepero.com/RX3182289](http://www.mikepero.com/RX3182289)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



## LOVED FOR 50 YEARS - KIWIANA IN MASSEY

3 1 1

By Negotiation

### 60 Glenbervie Crescent, Massey By Negotiation

Seldom found, a genuine, and much loved lockwood offering true craftsmanship and an honest slice of Kiwiana in the heart of Massey. This home has been entwined within its family for most of its life, and is testimony to the care and pride that has been bestowed on its life. A home that enjoys the sunshine from dawn to dusk, and elevated easy living with extensive storage and carpark below. Traditional Lockwood layout, laundry, w/c and bathroom and access to three generous rooms off the central hall. Lounge and dining room integrate to decking to the north and the west. The home is elevated on 607square meters (approx) of fenced lawn with a peppering of fruit trees and an aspect of Kemp Park right next door, which certainly extends the opportunity to exercise and play.

[www.mikepero.com/RX3273585](http://www.mikepero.com/RX3273585)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



## LIFESTYLE LIVING AT ITS BEST - NEIGHBOUR-LESS

4 2 2

By Negotiation

### 80 Puke Road, Kumeu By Negotiation

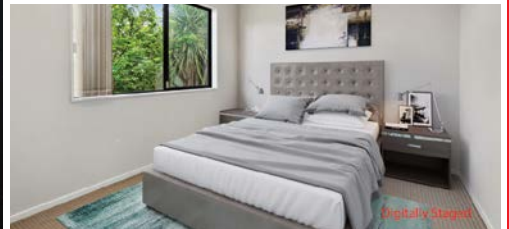
An exceptional blend of easy care lifestyle living mixed with mature fruit trees and the privacy extended with native regeneration bush delivering peace, tranquillity, Tui's and Kereru. Gentle sloping and terraced to support sunshine and wind-less outdoor living, this pocket of paradise is very special indeed. A four bedroom, two lounge home with extensive open plan living leading to North West decking to pull the beautiful environment in. Garaging, workshop and office within additional buildings on site with extensive off-street parking. If you are looking for something very special, and priced at a lifestyle living entry point this is a must see.

[www.mikepero.com/RX3262621](http://www.mikepero.com/RX3262621)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



## READY FOR SUMMER BBQ'S - WEST HARBOUR

3 1 1

By Negotiation

### 100 Moire Road, West Harbour By Negotiation

A sizzling hot option for you to have a great BBQ area, and a relaxed option to buy and move right in, no fuss, no bother. If you've been searching for a smart and simple three bedroom home in West Harbour this property may top your list. A genuine standalone home on 354 square meters of land (approx) with established gardens and secure fencing. The landscaping is contrasting and modern which integrates with the home through north facing decking and generous slider. An open plan lounge, dining and kitchen with central hall to three good sized bedrooms and bathroom. Downstairs has storage, double garage and laundry. Built to last with Palisade weatherboard system and decromastic tile roofing.

[www.mikepero.com/RX3136972](http://www.mikepero.com/RX3136972)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



## WATERFRONT, 3 HOUSES ON 2908SQM (APPROX)

4 2 1

By Negotiation

### 131 Colwill Road, Massey By Negotiation

On offer is three house on one site spanning over 1/2 an acre and an idyllic waterfront and bush accented paradise. If you wanted to bring the entire extended family this is the offering that will house you all. 131A is an attached three bedroom one bathroom home with double garage over two levels offering high stud and sunny aspect. 131B is an attached three bedroom one bathroom home with single garage over two levels, also delivering a great aspect. 131 is a character four bedroom home with two bathrooms and two lounges and balconies that ensure the alfresco living is never compromised. A very unique offering for the big family that wants a collective haven but individual sanctuaries. A short walk to the water, convenience shopping primary school, parks and transport links.

[www.mikepero.com/RX3136994](http://www.mikepero.com/RX3136994)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



**IDYLIC PARK LIKE SETTING - CHARACTER ESTATE**

4 2 2

**Asking Price \$1,795,000**

**216A Fordyce Road, Helensville**  
Asking Price \$1,795,000

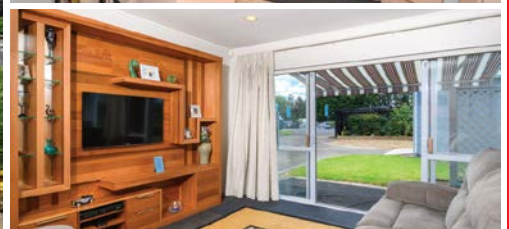
Often sort, but seldom found, this is an absolutely private glade, offering uncompromised peace, an abundance of tranquillity and a home that delivers unequalled character. A short drive from Parakai and Helensville, this is a park-like setting offering an established grassy outlook framed by mature exotics. The home sits a-top this glade enjoying commanding views through the lawn and northward toward the kaipara harbour. An interesting and colourful entertainers home, this five plus room, home offers multiple bedrooms, bathrooms and lounges which allows the purchaser to apply your own interpretation to the home, hosting generous proportions and exciting dimensions which must be seen to be enjoyed to its full potential.

[www.mikepero.com/RX3160359](http://www.mikepero.com/RX3160359)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)



**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.

[www.mikepero.com/RX3197566](http://www.mikepero.com/RX3197566)



**Graham McIntyre**  
027 632 0421  
09 412 9602

[graham.mcintyre@mikepero.com](mailto:graham.mcintyre@mikepero.com)