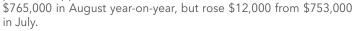


Property market report

The national median days to sell hit 50 in August, the highest it has been in the month of August since 2008, according to the Real Estate Institute of New Zealand(REINZ).

Meanwhile, the national inventory level surged 30% year-on-year in August, reaching 29,579 properties on the market. This was down 977 from 30,556 in July.

REINZ says the national median price dropped \$5,000 to



The total number of properties sold fell by 40 to 5,685 in August year-on-year, and fell by 307, or 5%, from July.

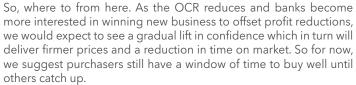
The REINZ's House Price Index, which is adjusted to account for changes in the mix of properties sold each month, weighed in at 3,563 in August, down 0.8% year-on-year, and unchanged from July. The HPI is 16.7% below the market peak reached in 2021.

In terms of the national median days to sell, it's the first time this has reached 50 since 2008 when it came in at 57.

We continue to see an increase in the average number of properties listed. Although the inventory is down slightly compared to last month, the volume of properties for sale continues to provide a lot of choice for buyers.

This August, we saw further signs of a change in market sentiment, with local agents reporting increased confidence in vendors and purchasers, the return of investors, and increased activity, particularly at open homes over the last two weeks of August. They attribute this change to the decline in interest rates. However, it would be an overstatement to say that we are at a turning point in the market.

In Auckland the median price rose \$10,000 to \$960,000 in August from July, but was down \$50,000 year-on-year. At 1,801, Auckland sales volumes were down marginally. Median days to sell came in at 51 in Auckland, up 10 year-on-year, the highest in the city since 2001, and well above the 10-year average of 39.



Lets look at the sales numbers:

Coatesville \$1,130,000 to \$1,600,000 Helensville \$820,000 to \$1,375,000 Herald Island \$986,500 Hobsonville \$563,000 to \$2,195,000 Huapai \$1,330,000 to \$1,443,000 Kumeu \$600,000 to \$1,700,000 Massey \$620,000 to \$1,221,000 \$1,030,000 to \$1,900,000 Muriwai Parakai \$659,000 to \$690,000 Riverhead \$745,000 to \$1,920,000 Swanson \$695,000 to \$1,729,000 Taupaki \$1,853,788 \$930,000 to \$2,350,000 Waimauku West Harbour \$800,000 to \$1,438,000 Westgate \$665,000 to \$1,048,000 Whenuapai \$722,500 to \$1,080,000

A reduction in mortgage rates will represent an increase in buyer's ability to secure a mortgage at a slightly higher value and in due course provide stability to falling prices and a firming of house prices. If you are considering listing your property for sale it costs no more to use an experienced agent with a proven track record. A sensible commission structure and excellent advertising program offered to ensure satisfaction. Call me for a no obligation chat on 027 632 0421, graham.mcintyre@kumeu.rh.co.nz Graham McIntyre AREINZ. Country Living Realty Limited T/A Raine & Horne Kumeu-Hobsonville Licensed REAA2008.

Rental market report

The rental market continues to fluctuate with demand for rental properties being subdue and supply being higher than at this time

last year. This being a combination of speculars renting rather than selling and developers offloading surplus homes into the rental pool until the market improves. The values are holding firm with good homes achieving better rental yield. Lets look at the active bond rates:

Kumeu	3 Bedroom	from \$625pw to \$740pw
Helensville	3 Bedroom	from \$608pw to \$650pw
Hobsonville	3 Bedroom	from \$640pw to \$720pw
Massey	3 Bedroom	from \$640pw to \$720pw
Waimauku	3 Bedroom	from \$733pw to \$806pw
Westgate	3 Bedroom	from\$693pw to \$750pw
West Harbour	3 Bedroom	from \$650pw to \$750pw
Whenuapai	3 Bedroom	from \$670pw to \$775pw

If you have an investment property and are seeking a smart and sensible property management solution which is customised to your situation and requirements we would welcome the opportunity to have a chat. We offer a more sensible management fee and accountable asset protection schedule which will make you feel right at home. Call Graham McIntyre on 027 632 0421 for more information. www.wapm.co.nz West Auckland Property Management.

New changes to the bright-line test

In 2015 the Government introduced the bright-line test. This requires income tax to be paid on gains from the sale of residential property under certain circumstances. Until recently, the bright line test was

Property Law
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Family & Relationship Law
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info@kempsolicitors.co.nz
09 412 6000
25 Oraha Road, Kumeu

10 years. This meant that if you purchased a property after 27 March 2021 and it was not your main home, you would attract capital gains tax if it was sold within 10 years (or 5 years for some new builds).

Government has now reduced the bright line test to 2 years starting on 1 July 2024. The change also means that you no longer have to separate out new builds from all other properties.

In summary, from 1 July 2024, the bright-line test applies to the sale of any property within 2 years if that property is not your main home. If the property is your main home, you are exempt from the bright-line rule under the main home exemption unless:

- you have already used the main home exclusion twice over the 2-year bright-line period; or
- you have a regular pattern of either buying and selling or building and selling your main home (even if you or your family live in the property before it is sold).

We recommend that before buying or selling a property that you obtain advice on any bright line issues before signing any agreement. 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.

Where there is a will there is a (better) way

First, do I need a will?

Most people who own property or have children need a will. By creating a will, you can be clear



about who receives your assets. You can decide who gets what, how much and when. You can nominate who will care for your children.

It is a much easier process for your loved ones to obtain probate (if necessary) and have access to your assets if you have a will.

It is particularly important to have a will when you marry or enter into a civil union or de facto relationship, or when you or your partner have children. It is also important when you have ended a relationship. If you have a new relationship, blended family or children from a previous relationship, you need to be advised of the competing claims and your legal obligations. If your will isn't prepared correctly, your estate could be fighting claims for a long time. Litigation costs can diminish an estate pretty quickly.

A will may not be essential if you have a partner, have only jointly owned property and have no children. Unless you both die. If you



jointly own all of your property with someone, you will still need a will if you both die together or consecutively.

Even if you don't own major assets in your sole name, you can quite quickly build up possessions that can have monetary or sentimental value to you and to others. You may have some money in a savings account, KiwiSaver, a car, furniture and household items, a good stereo or home entertainment system, a life insurance policy, some jewellery etc. A will allows you to decide what will go to whom, even if your possessions have sentimental rather than financial value.

Most parents know they should appoint a guardian for their children under their will but get stuck on who should be guardian because they think the children must live with the guardian. However, children do not have to live with the guardian. The guardian is responsible for making the key decisions about the upbringing of the child like where they live or go to school but doesn't necessarily have day to day care. You just need to choose someone you trust to make this decision. It is better to have someone nominated now than putting off your will while you think of someone.

Secondly, what happens if you don't have a will?

If you die without a will, this is called dying "intestate".

Generally if you die intestate, the process for dealing with your assets after you die is complex, expensive and more time consuming than if you had a will in place. Someone needs to be appointed as administrator and a different process called letters of administration needs to be followed. If there are any disagreements between family members or nobody steps up to act, this can cause delays and cost in your estate being administered.

If you die intestate, the Administration Act specifies how your property will be distributed. The Act is very specific and there is no discretion. For example if you die leaving a qualifying partner and no children, then your partner gets \$155,000 and then 2/3 of your remaining estate and your parents get 1/3 of your remaining estate. This may not be what you would have wished or what your family wants, and it could create tension or conflict within your family or between families. If there are no relatives in the categories listed in the Administration Act, then your estate goes to the State. Nobody wants that.

Thirdly, DIY wills - do I need a lawyer?

Wills are technical and have unusual requirements that do not apply to other documents. The witnessing requirements are unique to wills and there are some innocent acts that can create problems later, such as stapling and unstapling the will, stains on the will and hand-written changes. If the will needs to be validated, this is a court case that comes with effort, cost and time. It delays the distribution of the will.

Some statutes (such as the Property (Relationships) Act, Family

Protection Act and the Law Reform (Testamentary Promises) Act) allow some people to challenge a will. It is important to get legal advice to minimise the chances of your will being challenged. It can involve significant cost and effort if someone else makes a claim against the estate.

Wills can go missing or be destroyed in a fire. We have had situations where family have ransacked the house after someone dies and a will kept in a drawer or safe has conveniently gone missing. If you prepare a will with a lawyer, there will be electronic copies, file notes, and the original is kept in a deeds room for safekeeping.

Obviously we think it is important that you have a will. At the end of the day, having an expert prepare your will could save your relatives the grief and expense of you having an invalid will or none at all. It is the ultimate gift for your family to leave a will that sets out your clear intentions.

We make it as easy as possible for you to prepare a will. We can take your instructions by phone, AV, email or in person. If you would like to get your affairs in order or if you have any questions, give us a call.

Henderson Reeves - phone 09 281 3723 - www.hendersonreeves.

Rural subdivision: potential profits?

Do you own rural land that feels underutilised? Perhaps you've heard about changes to land use regulations? Subdividing your rural property can be a great way to capitalise on these shifts and unlock options for you. Read on and discover if subdividing could be your way forward.

Why do people subdivide their rural property?

- •Sell the subdivided land to fund another housing project.
- Help your children get on the property ladder.
- Build and sell new houses on the subdivided land.
- Help fund your retirement.
- Your section is too large for your needs.
- Your property has been re-zoned to include subdivision.

Is Subdivision an Option for Me?

Thomas Consultants Managing Director, Richard Thomas recommends talking to his planning team to understand what your options are. "We talk to landowners who don't fully understand their

Considered Property Management Solutions

Residential rental property advice that's timely, accurate, and measured, to ensure you've got property income and visibility. It's a process that builds on 25 years of success and succession.

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lands potential eg: expect 3 lots and we unlock 4 lots via Transferable Rural Titles. While others doubt feasibility", says Richard.

What's a Transferable Rural Subdivision (TRS)?

Let's say your rural property includes a nice chunk of native bush or wetland. The TRS allows you to create new titles and sell them off while still protecting the natural area. This plan allows you to create value, protect nature, allows buyers to purchase a rural site.

Seize the Day - There is talk of TRS rules changes, but if or when this happens is uncertain. Now's the time to consult with a rural subdivision expert so you can take advantage of the options available under the current plan.

"For over 20 years, our team of planners, ecologists, and specialists has helped West Aucklanders navigate land development, including subdivision. We understand your questions, and we have the expertise to answer them clearly. Plus, our strong connections with Transferable Title Rights experts give 'whole picture' results for our customers", says Richard.

Start your land conversation and talk to Thomas Consultants by calling 09 836 1804 or email info@tcec.co.nz. They'll arrive with their gumboots and your coffee in hand!

The 3 reasons that a property sells

It is not a mystery, and it is certainly not shrouded in secrecy, however it is sometimes confronting that even Sales People do not have the clearest grasp on what has to be right in order for a property to sell at the best price and in a timely manner. After 17 years operating at the



highest level in residential property sales in the Auckland market, these are the key things you need to get right in order to sell well.

1. Marketing - The marketing of a property is not words on paper and seldom is it the 45 second video but it is a careful mix and understanding of the audience, the competing houses in market and the advertising mediums that best convey the messages to a Purchaser. Sometimes the simplicity of the message gets lost in marketing mumbo-jumbo and the agent ignores key search words and localised interest. A clear understanding of audience and competition defines who is going to buy the property and highlights

the mediums that will deliver the best message to the Buyers.

2. Energy of the Real Estate Sales Person - If your Sales Agent lacks engagement, motivation, energy and charisma there is a good chance that the Buyers will have the same opinion. Your agent must be positive, communicate well, be upbeat and thorough. They need to deliver a buying experience that provides information and also listens for key pieces of information. High energy agents tune into a Buyers and discuss value, motivation and emotion. Energy is a result of drive, and motivation and results in greater satisfaction to both the property Owner and the Purchaser.

3. Price - This is the least important of the three and is confused by many Real Estate Agents as the main reason a property sells or does not sell, this is not so. The price afforded a property is a direct result to a range of factors being affordability, desirability, and competition for ownership. Any combination of these elements can deliver an increased sale price but failure to generate any or all will see the sale price of a property continue to reduce.

You may have had experience in the past that resonates with these reasons and likewise the information here may have provided some timely in-put into historical non-performances. The reason that Mike Pero Real Estate exceeds our customer expectations is our low fee structure and our excellent and customised marketing. We focus on the Purchaser audience and the words that motivate action. We are aware of competing properties and focus our messages to highlight the unique advantages/ perceived advantages that will resonate. In addition, we can use the complete suite of marketing mediums including television, glossy magazines, High traffic web sites, premium social media content, signage, database targeting, community flyers including but not limited to editorial, photography or videography.

All the sales team within Mike Pero Real Estate are high performers from other brands that understand great process, high energy and uncompromised motivation. We work with most agents from all brands and promote your property to the public directly and via buyers' agents within other brands. We engage other agents by sharing our commission which ensures the Property Owner gets the lowest commission available but the biggest pool of potential Buyers regardless of who they are working with. If a sale is not concluded, we don't get paid and the rest is history. Our motivation, energy and drive is uncompromised.

Mike Pero Group enjoys a wide spectrum of independent Mortgage Brokers that provided first tier and second tier lending to Purchasers wanting to own a home. This relationship between Mike Pero Real Estate and Mike Pero Mortgages ensures that Purchasers get the very best mortgage advice to increase the ability to access funds, the right banks and financiers who are doing the business and the professionalism to bring all the elements together.

Once all is said and done, if you are on the market and seeking to sell and find this information helpful, it might be time to call me directly, Graham on 027 632 0421, or email graham.mcintyre@

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- Upsizing & Downsizing
- Property Investors
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 - www.mortgagesupply.co.nz

kumeu.rh.co.nz. It will provide clarity to a sometimes uncertain and uncomfortable situation.

Mature Movers - Free Guide

With over 18 years of experience, knowledge and history, Graham McIntyre has created a step-by-step guide to the progress of selling when you are a mature seller wanting to fully understand the process and the decisions that accompany this change.

A range of handy links, proven suppliers and helpful checklists are all available for you today, without cost and without obligation. "I feel that mature sellers are wanting to read more, understand the process and gather information to gain confidence in the steps and the agent they wish to work with" says Graham."



After 18 years in real estate and 22 years involved in Fire and Emergency responding to people in their golden years with trips, falls and breathing issues, I understand the need to slow down, take time, be gentle, and kind.

It gets the very best out of all of us". For your free step by step guide text 027 632 0421 or email graham.mcintyre@kumeu.rh.co.nz.

Raine & Horne Kumeu-Hobsonville. Licensed REAA2008.

The Bank of Mum and Dad

By Debra Barron, Principal of ClearStone Legal

We recently heard of a case where \$50,000 was lent by a parent to their child to help them with the deposit for the purchase of a property. The mortgage broker provided a gifting certificate for the parent to sign to help with the mortgage application, but actually the arrangement was meant to be a loan not a gift. Signing this certificate unfortunately set them up for failure when the relationship between the child and their partner broke down. Even though there were text messages from the partner



agreeing that it was a loan, when it came to the crunch they denied the loan and relied on the gifting certificate to avoid repaying the

loan in the relationship split.

There are three ways to protect funds when trying to help your kids get a step up onto the property ladder.

Don't give them the money - make it a loan

We recommend entering into a loan agreement recording the terms of the advance and to secure repayment later on. In order to get finance approved by the bank, the terms of the loan agreement will need to state that the loan is interest free, that there are no repayments during the term of the loan and that the loan can only be demanded for repayment when/if the property is sold. A simple deed of acknowledgement of debt signed by both your child and their partner will secure repayment of the debt on the later sale of the property.

Gift the money conditional upon the parties entering into a Contracting Out Agreement

If you do want to make it a gift and have no expectation that it is ever to be repaid, but you want your gift to go to your child and not lose half of it in a relationship split, then your child and their partner could enter into a Contracting Out Agreement (also called a S21 Agreement or Property Relationship Agreement - of if you prefer the American term, a pre-nuptial agreement). Such an agreement contracts out of the Property (Relationships) Act 1976 which would otherwise provide a presumption of 50/50 sharing of relationship property. Often these agreements are entered into when one party to a relationship has significantly higher deposit to pay towards the purchase of a new home. These agreements can be very narrow, and only deal with the deposit (i.e. all capital gains are shared equally notwithstanding the unequal contribution); or the agreement can be more complex and provide for more separate property such as kiwisaver, superannuation, business interests, income, other property, an interest in a family trust etc).

Jointly purchase the property with them

This requires all parties to be part of the finance application and be jointly and severally liable for the loans owing to the Bank. You would need to own the property jointly in this arrangement for at least two years, assuming one or more parties will not be living in the property to avoid any capital gains tax - this is currently two years. This can impact on the parents ability to raise new lending for their own endeavours and it's a good idea to think about how you are going to exit this arrangement before going into it. A property sharing agreement is recommended to cover how the outgoings will be paid, who can occupy the property, how the proceeds of sale will be divided on the sale of the property and how to give notice to end the arrangement. This option is complex but not impossible.

Obtaining some advice at the outset can ensure there are no misunderstandings further down the track. 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.

Tired of Paying Someone Else's Mortgage?

Here's How You Can Escape The Rent Trap.

Did you know that the rent you are currently paying can actually go towards making up your future mortgage repayments?

For example, if you're paying \$750 per week, that equates to nearly \$40,000 per year in rental payments! So if you took that \$750 per week and looked at what the equivalent would be in mortgage repayments, it would cover a mortgage of around \$500,000.



But it doesn't stop there.

Not only do you take the rent that you are currently paying into account, but also the savings you have been making towards that house deposit.

So if you were saving another \$300 per week on top of that \$750 in rent, you have \$1,050 per week to cover a mortgage repayment.

If you took that \$1,050 per week and looked at what the equivalent would be in mortgage repayments, it would cover a mortgage of around \$700,000. You can have a go yourself on any of the banks online mortgage repayment calculators.

From here you can add your deposit to that figure (take into account your savings, KiwiSaver and any gifts from family) and there you have a possible purchase price for your own home.

Now bear in mind this is very basic maths.

The second part to this whole equation is how much of a mortgage you can actually obtain, as well as your maximum borrowing potential based on the amount of deposit you have.

This is where teaming up with a Mortgage Adviser will help you work out what your actual borrowing capacity is.

Different banks will have different calculators for assessing how much they can lend you. A Mortgage Adviser knows how each lender assesses a loan application, which can help you to get the loan you need.

If you don't think that you could service a mortgage on your own, I can introduce you to other ways to get on to the property ladder.

For instance, if you have friends or family that are renting as well, you could consider a Co-Ownership home loan (ask me how).

Co-ownership offers an opportunity to make home ownership more affordable and attainable, especially for those who find saving for a deposit challenging. By pooling resources with friends or family you can share the costs and responsibilities of buying a property.

Making the leap from renter to homeowner is not just about paying a mortgage instead of rent.

The mortgage payment is not going to be your only expense. You'll be responsible for council and water rates, house insurance and maintenance on the property.

To get an idea of these extra responsibilities, talk to other homeowners in your circle so you can compare the financial outcomes of owning versus renting. Think about how these extra costs weigh up against the potential capital gain you could make by owning your own home.

Remember, your first home probably won't be your forever home.

So if you're ready to make the leap, or know someone that could benefit from this advice, feel free to get in touch and I can help navigate this exciting journey and turn your dream of homeownership into a reality! Call Stephen Massey – Loan Market 021 711 444 or check out my website loanmarket.co.nz/stephen-massey

Check out my Tiktok account #mortgagedad4u for some other useful info.

Six must-do's in matrimonial separation

Navigating a matrimonial separation can be a complex and emotionally challenging process. It's important to approach it methodically and consider various legal, financial, and emotional aspects. Here's a step-by-step guide to help you through the process, including dealing with assets:



Seek Legal Advice: Consult with an attorney who specialises in family law. They will help you understand your rights, responsibilities, and the legal implications of your separation.

Collect Important Documents: Gather all relevant documents, such as marriage certificates, financial records, property deeds, bank statements, tax returns, and prenuptial agreements.





Raine&Horne.

Graham McIntyre
Licensed Agent
Kumeu | Hobsonville





rh.co.nz

Raine & Horne New Zealand PTY Ltd Licensed REAA(2008)

Temporary Living Arrangements: Decide whether you and your spouse will continue living together during the separation or if one of you will move out temporarily. This should be discussed and agreed upon if possible.

Child Custody and Support: If you have children, establish a temporary custody and visitation plan. Determine child support arrangements according to your state or country's laws.

Spousal Support: Discuss and potentially negotiate spousal support, if applicable, based on factors such as income, length of marriage, and financial needs.

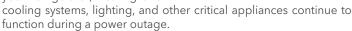
Asset and Debt Inventory: Create a comprehensive list of all assets (e.g., real estate, vehicles, investments) and debts (e.g., mortgages, loans, credit card debts) acquired during the marriage. This will be crucial for property division.

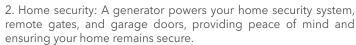
For a complete step-by-step guide and a matrimonial separation checklist contact Graham McIntyre AREINZ on email graham. mcintyre@kumru.rh.co.nz or call/text 027 632 0421. With over 17 years operating at the top of the real estate market and with AREINZ qualification, Graham is a proven, stable, professional by your side helping and guiding you to the very best decisions and outcome.

Home generators

A home generator backup is an essential investment for homeowners, especially in areas prone to natural disasters and power outages. Here are some reasons why:

1. Power essential appliances: A generator ensures that your refrigerator, heating and cooling systems, lighting, and c





- 3. Work and school: With a generator, you can continue to work from home, charge your devices, and keep up with school deadlines, even during a power outage.
- 4. Electric vehicle charging: If you own an electric vehicle, a generator allows you to charge it up and stay mobile during an extended power outage.
- 5. Efficiency: Generators provide power quickly and easily after an outage, making them a reliable solution for emergency situations.
- 6. Food preservation: By powering your refrigerator and freezer, a generator prevents food spoilage, which is especially important in

areas with frequent power outages.

7. Valuable investment: Although the initial purchase of a generator may seem costly, its long-term benefits can outweigh the cost, especially in areas with frequent power outages.

Overall, having a home generator backup provides peace of mind, ensures your home remains secure and functional, and can be a valuable investment in the long run.

If you're looking for a quote for a generator change-over switch to run your generator or wanting recommendations for generator purchases get in touch with Blackout Electric and we'll be able to talk you through your options.

Contact Blackout Electric for all your electrical service needs. We can be found at 021 708 097 www.blackoutelectric.co.nz or info@blackoutelectric.co.nz.

Laser Plumbing and Roofing Whenuapai

Have you noticed high water bills all of a sudden?

Watermain issues can disrupt your property, causing increased water bills, surface water problems, and visible leaks. At Laser Plumbing Whenuapai, we understand these challenges and are here to help and resolve them.

How to Identify Watermain Issues - High Water Usage - Monitor your water bills.



A sudden increase may indicate a watermain issue. Look for notifications from Watercare about unusual water usage. Surface Water on Your Property - Check for areas with standing water, indicating a possible watermain problem. Visible Water Leaks - Act quickly if you notice visible leaks on your property.

Watermain issues can be caused by various factors, especially during dry periods when soil lacks moisture - Ground movement, Rocks or Vehicle traffic.

If this is an issue you are experiencing, then contact us on 09 417 0110 to speak with our experienced staff.

Why Choose Laser Plumbing Whenuapai? Fully guaranteed work, Quality workmanship, Locally owned & operated and Value for money.

We can also offer complete solutions for all your plumbing, drainage,





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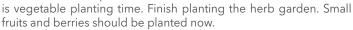
and roofing needs! No job is too big or too small - our team is happy to do any job from basic tap washers right into full re-piping, reroofing, drainage, or gas systems.

Get in touch with us today on 09 417 0110 or whenuapai@ laserplumbing.co.nz for all your service needs. We are open five days a week from 7:30am-4:30pm and conveniently located at Unit 4, 3 Northside Drive, Westgate. Visit our website whenuapai. laserplumbing.co.nz for more information.

October Kitchen Garden

This is a month of rapid new growth for the whole garden, so there is plenty of work to do. Spring is well underway, keep an eye on the weather, pay attention to weeding and feeding. A well fed plant will better survive diseases, pests and drought.

October is tomato planting time. Plant seedlings and seeds of salad crops. October



Protect cabbages and cauliflowers with Derris Dust to prevent white butterfly caterpillar and diamond back moth. Make sure you get to the undersides where they like to lay their eggs.

Sow seeds: Beetroot, beans, carrots, cabbage, cauliflower, eggplants, kohl Rabi, lettuce, cucumber, melons. Transplant to the garden as the weather warms and when they are showing at least two sets of true leaves.

Tomatoes can be planted now the weather is warmer. Dig compost into the soil before planting. Put the stake in at the same time to save root damage later on and it serves as a reminder to regularly tie them up.

Plant seedlings: Eggplant, capsicum, cucumber, melons, lettuce, capsicums, leeks, cabbage, corn, pumpkin, celery, onions, silverbeet, courgettes, beans, peas, courgettes, cauliflower, carrots, radish, beetroot, spinach, lettuce and tomatoes

Plant passionfruit, if have an existing vine remember they need replacing after approx five years, plant its replacement now.

Plant tamarillos, red or yellow, they like a free draining soil, add compost to the soil and stake well also blueberries can be planted now, easy to grow and a great source of antioxidants.

Basil and Coriander can be planted now as the weather is more consistent, pinch out the centres to encourage the plant to bush out.

Use the pinched tips in the kitchen.

Feed all vegetable plants fortnightly with a liquid fertiliser, water and fertiliser at the same time and feed your potatoes with blood and bone every two weeks and remember to mound up the soil around as the foliage as it grows.

Feed strawberries plant, with strawberry food every two weeks, water in the fertiliser.

Citrus needs protection now from verrucosis, spray with Copper Oxychloride. Protect fruit trees with Codlin moth traps and protect seedlings with slugs and snails with bait, scatter around each plant.

Mitre 10 MEGA Westgate & Henderson.

A Fresh Coat of Paint: A Valuable Investment

In the vibrant city of Auckland, where property values are constantly on the rise, it's essential to consider every factor that contributes to the worth of your home. While many homeowners focus on interior upgrades and landscaping, one crucial aspect that often gets



overlooked is exterior maintenance, particularly painting.

A fresh coat of paint does more than just enhance the beauty of your home; it serves as a protective barrier against the elements. Auckland's harsh climate can lead to peeling, fading, and even structural damage if left unchecked. Regular painting helps to prevent these issues, ensuring the longevity and integrity of your property.

Moreover, a well-maintained exterior can significantly impact your home's resale value. Potential buyers are often drawn to properties that appear clean and well-cared-for. A fresh coat of paint can instantly give your home a more inviting and modern look, making it stand out when on the market.

While painting may seem like a major expense, the long-term benefits can be substantial. By investing in regular maintenance, you're not only protecting your property but also reducing the chance of large repair costs down the road. A fresh coat of paint also adds the bonus of making your home ready for the summer season and any gatherings you may be hosting! But book in quick with your trusted tradies, as they can get booked out quickly at this time of the year!

Morgan Payne from Hauraki Property Services





Kumeu Plumbing

Our team and services! Located in the heart of Kumeu. Come in and see us today, we'd love to see you. Family-owned and operated business serving the northwest and wider area for 50 years, with a sharp team of dedicated and knowledgeable experienced and skilled Tradesman and specialised Pump Technicians,



we can help you with all of the following:

24/7 ON CALL PLUMBER AVAILABLE Plumbing, Hot Water Cylinder Replacements and Upgrades, Hot Water Heat Pump Installations energy efficient ways to heat your water • Water Pumps, Borehole Pumps, Domestic Household Water Pumps, Submersible Pumps - Installation and Repairs • Water Filtration and Treatment, Water Testing Commercial, Rainwater Collection and Bore supply Water Testing, Validated Units for Drinking Water Suppliers, Softener Systems • Water Tank Installations - plastic, concrete, gutters and downpipe connections • Roofing, reroofs, leaks, remedial works, repairs, gutter and downpipe work • Rural Plumbing, Farm Pumps, water lines, trough connections, sprinkler systems for dust control

- Woodfires and wetbacks, Firenzo, Wagener, Masport and Kent Swimming pool and spas, pool valets, products, water testing and advice, bulk pool products • Drainage • Gas Fitting • KPL
- 09 412 9108 156 Main Road Kumeu. Big Blue Building www. kumeuplumbing.co.nz or send us an email info@kpl.co.nz

Stihl Shop supporting Fire and Emergency

Often called out to clear trees and branches off roads and buildings, Fire and Emergency enjoys a close relationship with Stihl Shop in Kumeu and which includes Westgate equipment, consumables,



training and maintenance. "It is a credit to our Fire and Emergency volunteers from the area to give up time to upskill, meet the Stihl team and also view some of the emerging technology that is on offer from Stihl" says Graham McIntyre, Chief Fire Officer at Waitakere Fire. "Having Craig, Pat and Matt engage with a range of local area brigade members provides excellent knowledge transfer, functional



competence and shows the commitment that Craig's team has to ensuring Fire and Emergency gets the very best performance out of the Stihl product" says Graham. For more information about the Stihl product range pop into Stihl Shop Kumeu at 54 Main Road, or Stihl Shop Westgate at 15 Kakano Road.

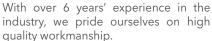
Pictured: Pat and Craig from Stihl Shop get to work engaging with multiple Fire and Emergency Volunteers from the local area at Waitakere Station.

Need a tiler - Tile Wright

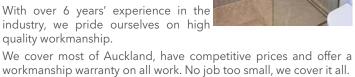
Now's the time to start thinking about that kitchen, bathroom, laundry project.

We are now carrying out free noobligation quotes for your tiling needs; kitchens, splash backs, bathrooms, under floor heating and laundries.

We specialise in all things tiling; providing high quality services including Auckland Council approved water proofing, bathrooms, kitchens and splash backs.



Call us today on 027 260 8225 for a free no-obligation quote.





Area Property Stats

Every month Raine & Horne 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 office@hobsonville.rh.co.nz.

SUBURB	CV\$	LAND AREA	FLOOR AREA	SALE PRICE \$	SUBURB	CV\$	LAND AREA	FLOOR AREA	SALE PRICE \$
HERALD ISLAND	1,090,000	862M2	83M2	986,500	1	1,825,000	525M2	318M2	1,143,000
HOBSONVILLE	1,300,000	206M2	178M2	1,200,000		980,000	353M2	141M2	875,000
	1,400,000	211M2	240M2	1,385,000		1,050,000	607M2	80M2	750,000
	1,850,000	408KM2	299M2	1,800,000		910,000	563M2	143M2	870,000
	1,040,000	532M2	135M2	1,232,000		1,050,000	298M2	123M2	940,000
	1,755,000	134M2	267M2	1,500,000		1,075,000	665M2	130M2	730,000
	1,325,000	200M2	176M2	1,180,000		1,025,000	550M2	182M2	975,000
	900,000	116M2	92M2	790,000		1,200,000	607M2	190M2	1,210,000
	1,040,000	160M2	125M2	958,000		1,275,000	428M2	244M2	1,221,000
	900,000	116M2	92M2	800,000		1,175,000	1806M2	125M2	920,000
	1,210,000	149M2	179M2	1,180,000		1,275,000	628M2	200M2	1,044,000
	2,390,000	615M2	362M2	2,135,000		990,000	753M2	160M2	770,000
	955,000	103M2	145M2	920,000		1,050,000	952M2	84M2	870,000
	1,650,000	351M2	236M2	1,485,000		810,000	351M2	60M2	638,000
	1,050,000	102M2	155M2	967,000		910,000	85M2	124M2	750,000
	1,300,000	1945M2	174M2	1,112,888		690,000	786M2	70M2	684,000
	2,285,000	625M2	308M2	2,195,000		1,100,000	661M2	140M2	850,000
	860,000	129M2	85M2	819,000		960,000	128M2	129M2	818,000
	1,375,000	206M2	232M2	1,320,000		830,000	720M2	129M2	818,000
	1,495,000	309M2	235M2	1,370,000		790,000	107M2	79M2	735,000
	840,000	98M2	79M2	770,000		1,100,000	522M2	215M2	940,000
	770,000	105M2	77M2	775,000		1,100,000	637M2	135M2	880,000
	1,100,000	152M2	144M2	1,100,000	WEST HARBOUR	1,225,000	639M2	100M2	952,000
	1,100,000	156M2	158M2	1,105,000		1,745,000	1001M2	250M2	1,438,000
	950,000	77M2	1576M2	1,100,000		920,000	158M2	152M2	800,000
	995,000	170M2	115M2	912,500		1,980,000	1554M2	344M2	2,100,000
	1,750,000	394M2	274M2	1,590,000		1,250,000	193M2	162M2	1,060,000
	1,345,000	175M2	174M2	1,248,000		960,000	127M2	113M2	832,000
MASSEY	810,000	334M2	80M2	770,000		1,545,000	665M2	250M2	1,050,000
	1,500,000	581M2	151M2	950,000		1,305,000	624M2	220M2	1,190,000

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.

Raine & Horne's 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





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Graham McIntyre Brand&Territory Owner 027 632 0421







4 Waimarie Road, Whenuapai

4 Bed 2 Bath 2 Car

Have it all, mixed areas, alfresco, inner harbour, sunshine

318 square metre home on 1012 square metres of land in a cul-de-sac Whenuapai Village inner harbour location, with boat ramp, park, reserve, shops and School close by.

This home has been extensively renovated to a premium standard with the vision of ease of living, offering fabulous, family friendly living/ entertaining areas.

Set within an established treescape, with large decking, all weather pergolas and wide double sliders to seamlessly flow outside to inside.

If you have a mixed family, blended family or enjoy the freedom of big-home space within quiet surrounding, look no further.



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421

View

As advertised or by appointment

By Negotiation

Disclaimer: Information contained herein is gathered from sources we deem to be reliable however warrant no guarantees as to its accuracy. Interested parties are advised to rely upon their own enquiries and due diligence.







5A / 15 Augustus Terrace, Parnell

3 Bed 2 Bath 3 Car

View Today, 3 Bed, 3 Car Parks, Harbour Views

The convenience of Parnell Penthouse living, the ease of three secure car parks, mixed with an inspiring view down the Harbour out of extensive sliders.

The very best of open plan living with three bedrooms and two bathrooms on offer. $\label{eq:control}$

From the master, a delightful (as Manhattan) city skyline sparkles at night and gives way to impressive perspective through the day.

A convenient storage lock-up ensures flexibility and ease of use. As an investor or homely occupier looking for a very special Parnell apartment this must be on the top of your list.

View

As advertised or by appointment



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027 632 0421









6 Wharara Lane, Massey

2 Bed 1 Bath

Views to City, affordable duplex with carpark

This near new GJ Gardner build with Master Build Warranty provides an excellent opportunity to jump on the property ladder with lock-up and leave options, public transport at the gate and convenience shopping a short stroll away.

A beautifully presented two bedroom home with bathroom and guest toilet, alfresco to patio and small grassed lawn.

An outstanding option for a discerning buyer looking for pedigree and performance.

Earthy colours and upgrades, this home is one that will be on top of your watch list. Don't dilly-dally, great homes like this don't last.

View

As advertised or by appointment

Offers over \$635,000



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8 Oraha Road, Huapai, Rodney

3 Bed 1 Bath 1 Car

Huapai Commercial - Town Centre Zoning 869sqm

Prime opportunity in the heart of Huapai's bustling Town Centre Zone with this expansive 869sqm parcel of land situated along the eastern boundary. Embracing a flat topography, the property seamlessly integrates with the surrounding landscape, adjacent to the Huapai carpark and Police Station.

This property boasts a distinguished three-bedroom bungalow featuring an open-plan kitchen, dining, and living area that gracefully extends onto a west-facing deck.

A spacious shed and carport on-site provide versatile storage solutions, complemented by a open yard adorned with thriving mature fruit trees.

View

As advertised or by appointment



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18 Peters Lane Taupaki, Rodney

Sun kissed, north facing house and land package

A large north facing canvas, with natural water course and established plantings with options to select the best house and land package for you, including home and income options. Elevated rolling land with views to Kumeu and beyond, the houses selected are designed to make the most of the aspect and the outlook. This land is historical and original clay base which has no historical slip effects nor movement lines. In addition much of the area is slowly moving to countryside living which allows for great intensification within this residential lifestyle community. Please survey the house and land package options outlined and book a walk-the-land meeting with leading Taupaki agent and local resident Graham McIntyre.

C.V. \$1,775,000

By Negotiation



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421



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22 Zingaro Place, Massey, Waitakere City

3 Bed 1 Bath 2 Car

3 Car Garaging, Big Workshop, Sunny, Elevated

Set on 979sqm (approx) this is a big section with a big home.

Offering extensive garaging and off street parking with storage options galore, work from home, or develop an additional guest wing.

Upstairs enjoys extensive gated lawn and gardens with mixed alfresco settings to enjoy sunshine or shade with easy access to kitchen, dining and lounge areas.

All the bedrooms and bathroom off a central hall, this is a home that will deliver peace and ambience upstairs and hobby, work and workshop downstairs, certainly a ying and a yang for all buyers. **C.V.** \$975,000

View

As advertised or by appointment

Enquiries over \$885,000



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421









26 Squadron Drive, Hobsonville, Waitakere City

2 Bed 2 Bath 1 Car

Garage, Park, Grass, Views Ooo La La - Hobsonville

A contemporary, sun filled and private 2 bedroom, 2 bathroom home over 2 levels offering an impressive list of extras, situated off a quiet lane way minutes away from Hobsonville shopping precinct.

A two level end duplex built by Universal homes, this is a lock up and leave that has been invested in with smart air circulation, drapes and finishing's.

Downstairs enjoys an open plan alfresco living environment with patio and grassed area.

Upstairs are two bedrooms (generous size), bathroom and ensuite.

C.V. \$1,000,000

View

As advertised or by appointment



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421



Raine&Horne®







29 Sunny Crescent, Huapai, Rodney

4 Bed 2 Bath 2 Car

Hinuera stone on 1/2 acre - Beautiful setting

Seldom found this is an outstanding mini-lifestyler in an urban setting, offering the best of urban and lifestyle living.

Offering the good life in so many ways, the home has been meticulously crafted to deliver functionality and beautiful form.

Clad in Hinuera split face, kiln fired stone, it offers a special exclusive style that merges seamlessly decking and patio entertaining. Extensive sliders deliver the outside in, enjoying open plan lounge-dining and kitchen-cozy meeting the dynamic needs of family living.

C.V. \$1,650,000

View

As advertised or by appointment



Graham McIntyreFranchise Owner Kumeu & Hobsonville
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Raine&Horne®





171 Boord Crescent, Kumeu, Rodney

5 Bed 2 Bath 2 Car

Just under 1 acre, two homes, flat pasture

Two homes, with opportunity to add value, offering a clever home of five bedroom, two bathroom double garage with beautiful North facing decking spanning master bedroom to kitchen/ dining room. The home is sun-filled and offers views over rural farm land peppered with mature trees and shrubs. The second home is a simple one bedroom, bathroom, kitchen/lounge/dining with garage, with a Northern aspect offering extra space and options for the family. It's sheltered by the garage and plantings to be discrete and obscure.

A short distance to Kumeu shops, schools and transport links the property offers convenience and easy care.

C.V. \$1,650,000

View

As advertised or by appointment

By Negotiation



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421

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209 Motutara Road Muriwai, Rodney

2 Bed 1 Bath

Kereru Homestead – A peaceful retreat

If you seek a truly peace-filled environment that entwines the full character of yester-year with the green leafy native canvas of tropical rain forest and a beach micro-climate you have found your haven.

Set off the road, not affected by slips or debris is a simple cottage over two levels offering open plan alfresco living bringing the outside in.

Downstairs has two rooms, laundry cupboard and bathroom with broad french doors opening to the sun-filled courtyard.

In addition a small railway store sits proudly onsite for storage/ office or hobby room.

C.V. \$775,000

View

As advertised or by appointment

By Negotiation



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027 632 0421



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421 Kiwitahi Road Helensville, Rodney

1.58 hectares (approx) bare land - views to Kaipara Habour

Discover a rare opportunity on this expansive 15,860 sqm (approx.) piece of land, offering a diverse range of contours, from flat expanses to gentle slopes.

With a North West facing orientation, this plot provides the canvas for crafting your own personal paradise.

Embrace breath taking views and explore various landscaping possibilities within this distinctive microclimate.

Tucked away from the road, on a tar sealed access way, convenience meets serenity, with services within easy reach.



Graham McIntyreFranchise Owner Kumeu & Hobsonville
027 632 0421

