



Property-

HUB.NZ

Sixth Edition - September 2022

Property market report

Considered buyers making the most of great value.

There is great buying available today in the streets of Auckland, but it will not last as vendors reach a point that housing stock will go into the rental pool.

It also remains a mystery why so many media commentators shout-on about a correction in house prices and how disastrous it is. A recent statement from CoreLogic in August suggested a landslide of property owners were selling at a loss however the percentage change that was calculated affected less than one percent of sales in the June Quarter. It does border on irresponsible reporting because the professionals within the property sector stated repeatedly that the increases through 2020 and 2021 were unsustainable and that the market would correct.



Similar to the managed funds and other investments, the market rolls through a series of peaks and troughs and you ride through these times with a view to sell, buy or hold based on all the things that are important to you and what is happening in your life. If you have purchased pre 2020, you most-likely will sell today and make a profit. If you are selling and buying in the same market you should be in a comparable position.

Restrictions being felt in the property market today are not a true reflection of demand and supply but are the artificial manipulation of bank lending due to the CCCFA (Responsible lending act) and the Reserve Banks tightening of loan to deposit and loan to income restrictions imposed on banks. The increase in interest rates may dampen enthusiasm but in all honesty we have had high interest rates before.

Many buyers are finding alternative funding streams through non-bank-lenders which are very competitive in rates and very professional in servicing borrowers. Further information should be sought through your Mortgage Broker or you may contact Mike Pero Mortgages on 0800 500 123 for more options.

So, before you buy into the doom of national media, take a look at

the sales concluded over the last month, which will give you some reality of the current market:

| | |
|---------------|----------------------------|
| Coatesville | \$5,000,000 |
| Helensville | \$600,000 to \$2,085,000 |
| Herald Island | \$1,100,000 |
| Hobsonville | \$625,000 to \$1,800,000 |
| Huapai | \$1,240,000 to \$1,270,000 |
| Kumeu | \$850,000 to \$1,950,000 |
| Massey | \$602,000 to \$1,850,000 |
| Muriwai | \$1,700,000 |
| Parakai | \$825,000 |
| Riverhead | \$1,150,000 to \$2,140,000 |
| Swanson | \$1,150,000 to \$2,140,000 |
| Taupaki | \$1,050,000 |
| Waimauku | \$1,051,000 to \$5,650,000 |
| Waitakere | \$1,602,000 |
| West Harbour | \$970,000 to \$1,675,000 |
| Westgate | \$825,000 to \$1,398,000 |
| Whenuapai | \$895,000 to \$1,480,000 |

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 - Mike Pero Real Estate Ltd Licensed REAA (2008).

Selling a property when you're splitting up

I appreciate the end of a relationship is tough on you and those around you. Many find it hard to divide their assets, big and small. If you are struggling to find common ground it's a good idea to get legal, accounting and banking advice so you clearly understand your position, your rights and your responsibilities. Often the real cost is in how you feel and express yourself, so having a strong network

Property

around you is a priority. Your team should involve the following a) Level headed friend or confident, b) Solicitor, c) Accountant, d) Banker or Mortgage Broker, e) AREINZ qualified Real Estate Agent. These are the individuals that can provide accurate and measured advice and provide structure around you when things don't look right. Many of these people and services look sensible but many may ask why an AREINZ qualified Real Estate Agent. The point is this, you need the best experience and the best advice when you're in a time of change. You may be selling and buying property, you may be renting, and having someone alongside you that can assist in the decision making provides clarity and peace-of-mind. It may be the assurance you need to move ahead. 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 and for more information within this series on selling a property when you're splitting up, go to <https://graham-mcintyre.mikepero.com/blog/>. Contact Graham McIntyre AREINZ on 0800 900 700 or 027 632 0421. (Licensed REAA 2008)

They said I couldn't get a home loan because....

Lending is tough at the moment, but good applications are still getting through, and with the dip in the housing market I've had clients get into great homes they couldn't previously afford.

Given how tough it can be to get an approval, I thought it might be useful to share a few



scenarios where clients were first told 'No' by their bank - but there was a way to make it work.

They said I couldn't get a home loan because....

I'm self-employed - Lots of Banks require two years full financials for self-employed clients, but there is at least one that is currently accepting only one year's financials. There are also some great alternative options with finance companies.

I'm too old - This can be a tough one, the banks can be hesitant to offer lending that would go beyond retirement age. But they can't actually discriminate directly on age - so if the lending isn't reliant on your salary, or there is a plan to repay it before you retire - then often we can make a deal work.

I don't have a big enough deposit - A 20% deposit is the standard requirement for your own home, and 40% for an investment property. But there are options outside of this if you are a first home buyer or buying a brand-new house. You can also look to have someone guarantee the loan instead, and the guarantee doesn't generally need to be for the whole loan.

I've missed some payments in the past - The banks can be quite strict on what they call 'account conduct', but at the same time they realise that life is complicated, and things happen. A few banks offer what they call 'second chance loans', and there are some really good finance companies that specialise in this area. These loans will generally charge an interest rate that's a bit higher, but they can be a great option to get back on your feet, and after a couple of years good account conduct, you can look to move to a cheaper product (or back to a main bank).

My income comes from overseas, or I'm relying on government assistance. Each bank has quite different policies on overseas income & government assistance. Just because one said no doesn't mean another won't say yes.

If you'd like help putting together a strong 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 020 4009 8944 | www.betterborrowing.co.nz.

New trust rules may put your assets at risk

New trust rules mean that beneficiaries can automatically become settlors if there's more than \$25,000 in their beneficiary current account with the Trust, potentially putting assets at risk.

The roles within a trust are:

- The settlor sets up the trust or moves assets into the trust for the benefit of others (beneficiaries); there can be more than one settlor.


MORTGAGES & LENDING ADVICE

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



📞 020 4009 8944
✉️ scott@betterborrowing.co.nz
🌐 www.betterborrowing.co.nz

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

Property

- The beneficiaries receive benefits from the trust/assets it holds.
- The trustees are appointed to manage the trust.

Trusts can and often make income distributions to beneficiaries without actually paying that money out to the beneficiaries. The money sits in a beneficiary account, recorded as money owed to the beneficiary by the trust. In the past this hasn't been a problem, but now if a beneficiary account has more than \$25,000 in it which is owed by the trust, the beneficiary will automatically become a settlor of the trust in the eyes of IRD.

E.g., if your child is a settlor and gets into trouble with their own property, the trust could be 'tainted' by the associated persons rules, possibly putting the trust assets at risk. There could also be bright line test tax issues, and settlors with foreign residence can change the way trusts are taxed.

If you have a trust, contact us to talk about your options and any potential pitfalls. UHY Haines Norton Kumeu: 329a Main Road, Kumeu, phone 09 412 9853, email kumeu@uhyhn.co.nz.

GR Finance

Struggling financially at the moment? RBNZ Chief Economist Paul Conway doesn't think you are and was recently quoted speaking to the Herald in June of this year saying "...household balance sheets are in good shape; people saved money over lockdown." I think this is both a disgraceful and embarrassing



comment and clearly shows how a privileged few see our world. I would love to meet one of these Kiwis who have managed to save money in the past 24+ months. With hyperinflation at an all-time high and the RBNZ determined to cool inflation by hiking the OCR, we are now seeing the real economic sting in Covid-19's tail and a perfect storm crushing the average Kiwi household. Most are struggling to make ends meet, this includes paying for the basics i.e., roof over your head, food in your stomach, power & water, transport, education and lastly health. Sadly, we will see another shrink in the ever-decreasing middle class and the onslaught of mortgagee sales as those new interest rates start to bite.

GR Finance was started as an online finance application portal to allow people to obtain finance in a fast and easy way for the things they want today. What I have seen in the last quarter is a shift from buying things, to refinancing and debt consolidation. Of the finance contracts we have settled over the quarter well over 85% have been refinancing and debt consolidation. Fortunately, we have been able

to help our clients obtain a more competitive interest rate and loan repayment conditions to provide some breathing space.

What some people don't realise when refinancing or consolidating debt is you often have a cashed-up asset available, be it a car, boat, caravan, or something else which has a true value. This asset can be used to provide a very competitive interest rate and loan term. If your credit history is pretty good, you will likely have a credit score which our lenders are happy to work with. Responsible lending is paramount today and if you are accepted for a loan, it is because our team and the lender have evaluated and accepted the risk and your ability to repay the loan. High risk borrowing will come with high interest rates and strict lending terms, or you may be turned down altogether.

We currently specialise in car, marine, personal, refinancing and debt consolidation lending, both secured and unsecured, with a team of finance application specialists with access to over a dozen forward thinking lenders. We work with you and the lending institutes to help structure your loan to suit your personal needs with highly competitive finance rates based on your credit criteria and ability to service the loan.

Typically, we can turnaround your application within 3-4 hours, and have the approval and funds in your account by the next business day, subject to T&C's and credit criteria being met.

Start your application today at www.grfinance.co.nz and see how quickly we can turn your application into the things you really want today. For a confidential discussion, please feel free to reach out to info@grfinance.co.nz or contact Gary directly on 021 669 430.

Helping you make decisions when you are unable to

An Enduring Power of Attorney (EPA) allows you to appoint someone to act as your attorney in certain circumstances and endures beyond any loss of mental capacity. There are two sorts of EPAs under New Zealand law. One for Health (dealing with matters relating to your general care and welfare) and another for Property (dealing with your property affairs). In each case, it is essential that you give your EPA to a person you trust completely to uphold your financial or health interests.

Your EPA must be given before you have lost capacity to understand and appreciate your own property or health interests. It is possible for someone to apply to the court to be appointed as your property manager or welfare guardian if you lose capacity without granting an EPA. However, that process can take very long and involves significant costs. The court order will also need to be extended every 3 years.

Graham McIntyre
LICENSED SALESPERSON
BRAND & TERRITORY OWNER





M 027 632 0421
P 09 412 9602
FP 0800 900 700
E graham.mcintyre@mikepero.com
www.mikepero.com

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



PRIVATE RESIDENCE

Boutique Property Management
locally based, owner operated

Rachel 021 872 336
www.privateresidence.co.nz **REINZ** REAL ESTATE INSTITUTE OF NEW ZEALAND

Property

We recommend that you make your EPAs while you enjoy good health rather than assume you will have early warning about losing capacity. For further advice and assistance in preparing your EPAs feel free to contact Kemp Barristers & Solicitors at info@kempsolicitors.co.nz or 09 412 6000.

Beware of cowboys

In my role working within different areas of the business a large proportion of my role is working with Property Managers and constantly upskilling and training. There's no debate that the property rental industry has seen a lot of changes in the past few years, particularly around legislation and landlord responsibilities. We have found that a lot of new owners buying their first investment property are now automatically heading straight to a property manager, as the experts in the field. Once an owner signs on with us at The Rent Shop Hobsonville, they appreciate the professionalism, industry knowledge and expertise our Property Managers can offer.



- Less stress - you won't have to deal with late-night emergencies, organising contractors, chasing down rent and water payments, raising the rent.
- More freedom - you can holiday anywhere you want without having to worry about your tenants, routine inspections. You can live anywhere in the world you like.
- More free time - For a property investor, time is money, you want to be working on your business, not in your business, that's our job.

the
rentshop

**Mike
James**

Managing Director

☎ 021 413 660

✉ mike.james@therentshop.co.nz

The Rent Shop Hobsonville Ltd
PO Box 317118
Hobsonville
Auckland 0664

www.therentshop.co.nz



Scan me to view our listings & apply online.

Finding a good property management company is critical. This isn't an area that you want to choose to skimp on fees. Unfortunately, you pay for what you get. Lower fees often mean lower wages and less training for the staff that work there. This generally leads to a higher turnover rate, which means that your investment property will not benefit from the stability and quality a strong property management team can offer.

A key difference we have is a team of credit controllers that work with our Property Managers to action rent arrears daily that enable missed or late payments to be followed up with greater efficiency. This dedicated focus on rent and invoice collection is backed by our experience and use of proven systems. It's important that the appropriate action and process is followed if required. If not, it may result in you losing in tribunal.

It's important to remember when you go on a flight you don't jump in the pilot seat and learn to fly on the spot. You are wanting a pilot who is highly experienced and has flown many times before and keeps you safe. This is the same when choosing a property management company.

Beware of the cowboys. Research, research, research- look at google reviews, look at their website and look at their values. Make sure they operate in the area your investment is located. It's no good having a company that doesn't know the good from the bad areas, or promising a rent that is not achievable in that area.

Ask for references from current owners - give your property to the manager that you felt a connection with, the one that listened to your needs and understood you, the one that took the time to appraise the property correctly and give you informed and accurate information and possibly made suggestions of any works that need to be carried out before it is rented.

Know any would-be first home buyers?

It's no secret that it has been a tough time for first home buyers, but there are some new (and some improved) initiatives that have recently come out of Kāinga Ora, that first home buyers should know about. They just might make getting into a first home a whole lot more achievable.



First Home Grant - a gift to help you into your first home

The First Home Grant (previously known as the Homestart Grant) is

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 09 412 8000
4a Shamrock Drive Kumeu, Auckland

Property

a gift of up to \$10,000 per person towards the purchase of your first home. If you are purchasing an existing home you may be eligible for up to \$5,000 and if you are purchasing a new home or land (and have a building contract to build) you may be eligible for up to \$10,000.

The good news is that Kāinga Ora has just increased the limits on the value of the property you can purchase using the First Home Grant. The limit for Auckland is now \$875,000 for both new and existing properties, and for other places such as Whangarei is now \$600,000 for existing properties and \$800,000 for new properties.

The annual income caps have also been increased.

First Home Partner - a co-ownership model to help you into a home
First Home Partner is a new offering from Kāinga Ora, and is likely to make a big difference to eligible first home buyers of new builds. It involves Kāinga Ora providing up to 25% (to a maximum of \$200,000) towards the purchase of your home, and then holding that same percentage of the home as a co-owner until you buy them out (expected to be over 15-25 years).

This could be a game changer for first home buyers - the example given on the website shows that if you have saved up 10% of the purchase price, and you have approval from a participating bank to lend you 75% of the value, Kāinga Ora may provide the last 15% needed to get you into that home.

Like the other schemes, you have to live in the home as your main home, and because you are co-owners, there are some additional steps around making improvements or selling, and ensuring you are

moving towards your goal of buying KO out. The sale and purchase agreement will need tweaking to buy with First Home Partner, so you should get legal help before you sign the agreement.

You can use this scheme with First Home Grants, and may be able to use Kiwisaver towards your deposit too.

First Home Loan - support to buy before you have a big deposit

This new initiative from Kāinga Ora means that you may be able to get into your first home even if you only have a 5% deposit. "First Home Loans" are loans provided by a bank but underwritten by Kāinga Ora, which allows lenders to provide loans that would sit outside their usual lending requirements e.g. for a 20% deposit. The criteria require you to meet the required income caps (which at present are the same as those for a grant).

As you would expect (because the lender takes a bigger risk including of dips in property values when there is less equity) there are some differences from a standard home loan. The First Home Loan is only available through certain lending institutions (see the Kāinga Ora website for a list), and the lender can charge a 1% Lenders Mortgage Insurance (LMI), and may charge an application fee. It is always worth comparing interest rates and application fees. You still have to meet the bank's other lending criteria to be granted a loan.

Check out eligibility and criteria here <https://kaingaora.govt.nz/home-ownership/first-home-loan/check-you-are-eligible-for-first-home-loan/>.

Kāinga Whenua Loan - loans enabling you to build on Māori whenua

CLEARSTONE LEGAL

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

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



Debra Barron, Principal | **Emma McGrath**, Senior Solicitor

Elyse Crowther, Registered Legal Executive | **Tina White**, Legal Executive



Debra



Elyse



Tina

1A Tapu Road, Huapai, Kumeu

1/547 Te Atatu Road, Te Atatu Peninsula

09 973 5102 - www.cslegal.co.nz

Property

This is a new scheme set up to allow a home to be built on Māori whenua that is owned by multiple people. Historically it has been hard to get finance to build on Māori whenua due to the different way land is held, and because of the issue of a bank exercising a power of sale. This new initiative sees whānau able to borrow to build because Kiwibank will instead take security over the house itself rather than the land. Like the First Home Grant and the First Home Loan you will need to live full-time in the house. Kiwibank will lend up to \$500,000 towards the cost of the build.

Before you sign on any dotted lines, go to Kainga Ōra's website and check out eligibility and conditions: kaingaora.govt.nz/home-ownership.

If you need advice on purchasing a property have a chat with one of our property experts Shelley, Pierre, Amie and Sandra at Henderson Reeves Lawyers 09 281 3723, or pop in to see our new offices just off the offramp at Rosebank and Patiki Roads.

Flat plans – what should I look at when buying a property?

By ClearStone Legal (Elyse Crowther, Registered Legal Executive)

Cross-leases are a common form of title in New Zealand, they involve an underlying fee simple title and each owner has a lease for their home or "flat" and often an exclusive use area. The flat, any common areas and exclusive use areas are shown on the Flat Plan which is attached to the title.

When you own a cross lease property you are not able to make any changes



without the other cross lease owner(s) consent, for example adding a deck, and if the works are more significant e.g building a roofed deck or adding a garage attached to the dwelling then the flat plan also needs to be updated to reflect this. When this is not done the title becomes defective.

When you are looking at a cross lease property to purchase it is important to compare the flat plan to the actual dwelling and look for any inconsistencies, viewing a satellite image of the property can also help. A defective title must be disclosed to your lender, failure to do so can result in the lender being unwilling to advance the funds required to complete the purchase so making sure you have these discussions early on is important.

Correcting a flat plan can be a time consuming and costly process, you need to engage a surveyor who will draw up the new plan and then this needs to be lodged with Land Information New Zealand by your solicitors so that it can be registered against the title.

If you're considering buying a property and need some guidance, or if you have a cross-lease property which is defective and need some help, give ClearStone Legal a call on 09 973 5102. We would be happy to assist you.

Buying your first home, are you eligible to withdraw money from KiwiSaver?

The KiwiSaver First Home Withdrawal Scheme is a huge help for first home buyers looking to enter the property market in New Zealand.

If you have been a contributing member of KiwiSaver for at least three years, have not owned a house or land before and have not made a KiwiSaver withdrawal before, you may be eligible to withdraw your KiwiSaver money to buy your first home.

You can withdraw:

- all voluntary and compulsory contributions from your employer,
- your own contributions, and
- tax credits

However, a minimum of \$1,000 is required to be left in the account.

In some circumstances, you may qualify for a previous homeowner withdrawal through Kainga Ora if you have owned a house before, but no longer own any property and you're in a similar financial position as a "first home buyer".

We recommend that you contact your individual KiwiSaver provider and check their individual policy on withdrawals for first homes.

By Fiona Taylor, Smith & partners, email fiona.taylor@smithpartners.

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



Property • Disputes • Family • Wills

Taina Henderson 027 537 9222

Shelley Funnell 027 537 9221

Amie Wallwork 021 421 336

www.hendersonreeves.co.nz

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 | 1,200,000 | 189M2 | 158M2 | 1,235,000 | | 830,000 | 508M2 | 95M2 | 602,300 |
| | 1,475,000 | 325M2 | 201M2 | 1,550,000 | | 820,000 | 359M2 | 91M2 | 850,000 |
| | 1,075,000 | 131M2 | 120M2 | 1,100,000 | | 850,000 | 491M2 | 80M2 | 744,494 |
| | 885,000 | 97M2 | 87M2 | 890,000 | | 880,000 | 182M2 | 92M2 | 1,048,000 |
| | 1,390,000 | 229M2 | 164M2 | 1,401,000 | | 1,090,000 | 603M2 | 139m2 | 1,050,000 |
| | 1,410,000 | 229M2 | 187M2 | 1,443,000 | | 990,000 | 486M2 | 153M2 | 870,000 |
| | 1,145,000 | 210M2 | 166M2 | 1,140,000 | | 1,075,000 | 679M2 | 80M2 | 858,000 |
| | 1,185,000 | 147M2 | 167M2 | 1,300,000 | | 1,000,000 | 223M2 | 120M2 | 940,000 |
| | 1,400,000 | 270M2 | 226M2 | 1,580,000 | | 1,130,000 | 651M2 | 90M2 | 1,030,000 |
| | 1,620,000 | 335M2 | 205M2 | 1,568,000 | | 1,000,000 | 611M2 | 100M2 | 870,000 |
| | 1,160,000 | 219M2 | 145M2 | 1,216,000 | | 1,150,000 | 574M2 | 183M2 | 1,040,000 |
| | 1,180,000 | 197M2 | 160M2 | 1,220,000 | RIVERHEAD | 1,450,000 | 617M2 | 216M2 | 1,965,000 |
| | 1,155,000 | 236M2 | 160M2 | 1,189,000 | | 1,480,000 | 1214M2 | 130M2 | 2,140,000 |
| | 1,200,000 | 189M2 | 159M2 | 1,280,000 | | 1,600,000 | 805M2 | 230M2 | 1,800,000 |
| | 1,210,000 | 205M2 | 204M2 | 1,275,000 | SWANSON | 1,155,000 | 477M2 | 171M2 | 1,150,000 |
| | 1,775,000 | 332M2 | 263M2 | 1,800,000 | | 1,195,000 | 391M2 | 170M2 | 1,315,000 |
| HUAPAI | 1,325,000 | 524M2 | 184M2 | 1,270,000 | WESTGATE | 1,230,000 | 227M2 | 191M2 | 1,255,000 |
| | 1,250,000 | 459M2 | 185M2 | 1,240,000 | | 1,225,000 | 527M2 | 147M2 | 1,330,000 |
| KUMEU | 1,400,000 | 2023M2 | 163M2 | 1,630,000 | | 1,100,000 | 596M2 | 171M2 | 1,050,000 |
| | 825,000 | 103M2 | 85M2 | 850,000 | | 820,000 | 136M2 | 81M2 | 825,000 |
| MASSEY | 1,000,000 | 607M2 | 120M2 | 919,000 | WEST HARBOUR | 1,255,000 | 627M2 | 210M2 | 1,455,000 |
| | 990,000 | 579M2 | 91M2 | 960,000 | | 1,250,000 | 501M2 | 197M2 | 1,126,000 |
| | 1,725,000 | 722M2 | 275M2 | 1,850,000 | | 1,375,000 | 711M2 | 140M2 | 1,320,000 |
| | 800,000 | 430M2 | 83M2 | 767,500 | | 1,960,000 | 667M2 | 320M2 | 1,930,000 |
| | 1,050,000 | 943M2 | 160M2 | 1,265,000 | | 1,500,000 | 671M2 | 220M2 | 1,495,000 |
| | 1,350,000 | 847M2 | 270M2 | 1,005,000 | | 1,350,000 | 738M2 | 80M2 | 1,128,000 |
| | 1,150,000 | 609M2 | 90M2 | 1,180,000 | | 1,050,000 | 553M2 | 150M2 | 1,080,000 |
| | 1,050,000 | 1055M2 | 110M2 | 1,020,000 | | 1,235,000 | 373M2 | 213M2 | 1,215,000 |
| | 840,000 | 453M2 | 80M2 | 810,000 | | 1,590,000 | 754M2 | 224M2 | 1,675,000 |
| | 1,100,000 | 634M2 | 93M2 | 838,500 | WHENUAPAI | 910,000 | 182M2 | 88M2 | 895,000 |
| | 1,000,000 | 506M2 | 170M2 | 990,000 | | 1,385,000 | 345M2 | 226M2 | 1,480,000 |

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

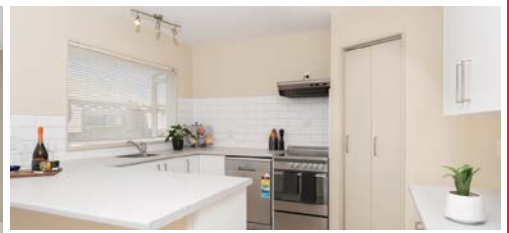
Mike Pero Real Estate Kumeu & Hobsonville also provide statistical data FREE from cost to purchasers and sellers wanting more information to make an informed decision. Phone me today for a FREE summary of a property and surrounding sales, at no cost and no questions asked. Graham McIntyre 027 632 0421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



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



EXTENDED FAMILY OR BLENDED FAMILY - ROYAL HEIGHTS

5 2 2

Asking Price \$1,440,000

3 Bangla Place, Massey Asking Price \$1,440,000

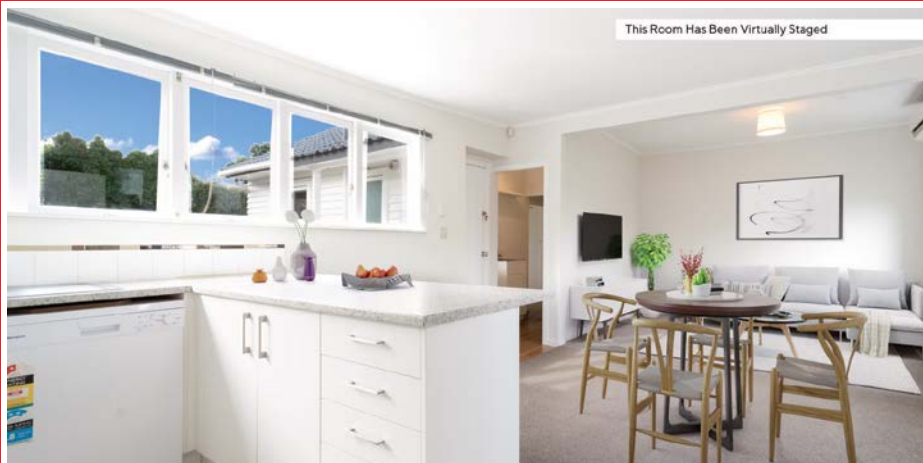
If your expecting to house all of the family plus some, you'll need a big home with multiple living and outdoor spaces, you'll also need some clever parking options and a fully fenced yard for the cutties and the critters. Well you've found just that. A near new, multi-level home that delivers more than 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



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



This Room Has Been Virtually Staged



BEAUTIFUL BUNGALOW IN WAITAKERE TOWNSHIP 3 2 1

By Negotiation

5 Northfield Road, Waitakere
By Negotiation

Majestic 1950's three bedroom home in a quiet hamlet, overlooking farmland and yet close to schools, services and park. Set on 850 square meters, this is a unique home that can host the full joys of family and friends in an environment that extends to alfresco living, outdoor pursuits and garaging tinkerers, all in the confines of this fully fenced property. Lovingly presented to reflect its pedigree and offering a neutral canvas for you to fully express your individuality. Available immediately for you to claim and move on in. Close to transport links, convenience shopping, Waitakere Primary School, and a short drive to Swanson Rail Station, Bethells Beach and Westgate Shopping hub. ed.

www.mikepero.com/RX3325569



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



BUSINESS - TOWN CENTRE ZONE - HUAPAI 3 1 1

By Negotiation

8 Orah Road, Huapai
By Negotiation

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

www.mikepero.com/RX3226379



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



HIGH END BUILD - LOADS OF EXTRAS - CORNER SITE

4 2 2

By Negotiation

17 Moemoea Avenue, Huapai
By Negotiation

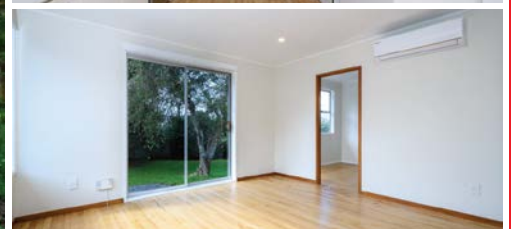
Near new, and built to a high standard with excellent attention to detail, high 2.7m internal roof height throughout and a significant list of upgrades that will delight and inspire you to secure this sun filled home. This seldom listed corner site delivers fewer neighbours, more sunshine and open aspect, so you feel you have space and an ambience that is hard to match. A beautifully presented four room brick and weatherboard blend with robust coloured steel roofing, while the layout provides excellent separation between the master bedroom and the family rooms. Two bathrooms and a guest w/c while the entertainers kitchen integrates seamlessly with lounge, dining area and alfresco decking and yard. A short drive to Huapai Primary School, convenience shopping, bars, restaurants and public transport.

www.mikepero.com/RX3399606



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



POTENTIAL, POSITION AND PROFIT

3 1 1

By Negotiation

26 Makora Road, Massey
By Negotiation

If you are looking for a home with prospects for a bright and rewarding future this is certainly on the top of your list. A fully revamped 1970's bungalow with new kitchen, led lighting throughout and beautiful native wood flooring at its best. Large bedrooms, all off a central corridor and potential to add value through decking and prospecting within this Mixed Housing Urban Zone. Set on a good sized 756 (more or less) square meters of land and close to Royal Road Primary School, Motorway access and Convenience shopping. So much to enjoy, so much reward. The CV on this property is \$1,100,000. We are happy to supply a list of the last 12 months of transactions in this area. For a complete transaction list please email graham.mcintyre@mikepero.com.

www.mikepero.com/RX3401707



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



1200SQM BIG SITE MEETS HUGE PROSPECTS IN MHU



By Negotiation

27 Strid Road, Te Atatu South
By Negotiation

Developers delight or for a buyer wanting a home and small land-banking for the future. Certainly delivering more than may meet the eye from the road, this Garden of Eden, tucked away from the hustle and bustle of Te Atatu South and a short drive from Henderson offers some significant potential today and into the future with options to add value to this beautifully original bungalow and plan the future. Three bedrooms, smaller bathroom with separate w/c and combined kitchen/ dining and separate lounge, a traditional bungalow layout, with independent garage. Set within 1200sqm (more or less) of flat land and shoulders Rangeview Intermediate school. A hop-skip and a jump from transport, motorway links, parks and café options and in the Mixed Housing Urban Zone offering options.

www.mikepero.com/RX3382040



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



DOUBLE GLAZED, FULL AIRCON, AS NEW - PERFECTION



By Negotiation

29 Hewlett Road, Massey
By Negotiation

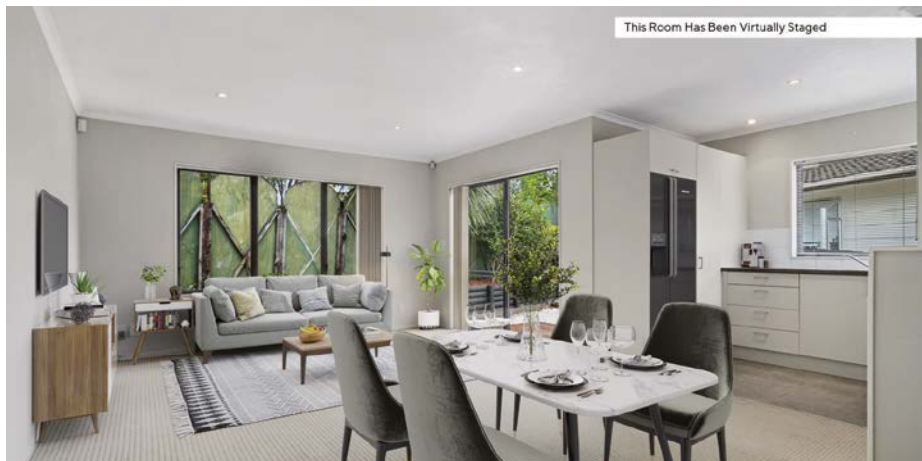
Beautifully presented to a high (as new) standard offering exceptional buying with four bedrooms and large open plan entertainment living, linking to expansive private decking ensuring you have the best of indoor and outdoor living this summer. Hard to find, this home represents a high standard of finishing 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



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



This Room Has Been Virtually Staged



This Room Has Been Virtually Staged



DOUBLE GARAGE, VACANT, VALUE IN WEST HARBOUR 3 2 1

By Negotiation

100 Moire Road, West Harbour
By Negotiation

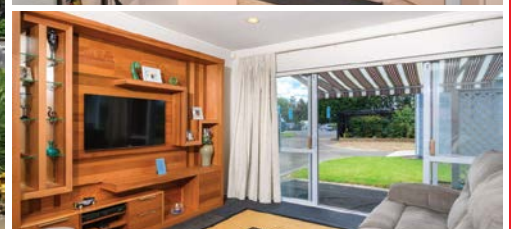
Double garage internal access, seldom found in the area, palisade weatherboard and tile roof. This is a robust and sensible home that you can enjoy or add value to. If you've been searching for a smart and simple three bedroom home in West Harbour this property should top your list. A genuine standalone 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 slider. An open plan lounge, dining and kitchen with central hall to three good sized bedrooms and bathroom. Close to West Harbour Primary School, Parks and Bus stop across the road, while North West Mall and Westgate shopping is a very short drive.

www.mikepero.com/RX3136972



Graham McIntyre
027 632 0421
09 412 9602

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



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com



BRICK AND TILE ON 817SQM - DON BUCK ROAD

3 2 1

By Negotiation

417 Don Buck Road, Massey
By Negotiation

Set in Terrace Housing and Apartment Buildings Zone this is a fantastic land banking option offering brick and tile low maintenance construction and easy access to services in the future. Offering three bedrooms plus office and extensive upstairs downstairs living and storage options including workshop and internal access garage. You can enjoy the property as a solid and well constructed home with the zoning potential for future investment making this property a very attractive buy for today with an eye to the future. Close to Massey shops, Westgate shopping precinct, motorway access, Massey Primary and Secondary Schools. Let nothing hold you back. Finance options available through Mike Pero Mortgages today.

www.mikepero.com/RX3197524



Graham McIntyre
027 632 0421
09 412 9602

graham.mcintyre@mikepero.com

Mike Pero Real Estate Ltd. Licensed REAA (2008)

www.mikepero.com

Testimonial

“ **Positive and Professional!**

Graham is a pleasure to work with and took us through the whole process in a professional manner. Graham has a good sense of fun, and this took a lot of the stress out of selling. He kept in constant contact with us, keeping us informed of open homes and the current market. Graham worked really hard to sell our property, bringing prospective buyers through, often several times a week. We also wanted to work with Graham, as we admire his work in the local community, and in the Volunteer Fire Service.

Marcia & Brian - Verified by RateMyAgent

Mike Pero | REAL ESTATE



PROUD EMPLOYER OF
FIRE AND EMERGENCY
VOLUNTEERS
HE RŌPŪ KOTAHĪ TĀTŌU

Mike Pero Real Estate Ltd. Licensed REAA (2008). Featured testimonial verified by RateMyAgent.



Graham McIntyre AREINZ
Licensed Salesperson
027 632 0421
graham.mcintyre@mikepero.com

The best of
**AGED
CARE
2022**

SEMINAR & chat

29 September • 10am–12.30pm

ST CHAD'S CHURCH, 7 MATUA ROAD, HUAPAI

Are you or a loved-one considering making the move to retirement living? Don't know where to start, wondering what is on offer? Need support?

We'll help you discover what facilities are available in our area, find out what you need to be aware of, ensure your assets are protected *plus loads more...*

The Best of Aged Care Seminar will provide the answers and ensure you make this next stage in your life *comfortable, easy, simple & enjoyable!*

Talk to us about what you're wanting & your time-frame - we will facilitate the relationships to make it happen and support you throughout your journey.

RSVP today - bookings are limited!
Family members are welcome

Call 0800 900 700 or
EMAIL editorial@kumeucourier.co.nz
LIGHT REFRESHMENTS PROVIDED

SUPPORTED BY



the **Westerly**
community newsletter

Kumeu Courier
community newsletter

CLEARSTONE
LEGAL

