



This is Property Brokers' Country!

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Real Estate with

Debbie White



Property Brokers Limited MREINZ
Licensed under the Real Estate Agents Act 2008

June 2013

HASTINGS 06 878 3878 HAVELOCK NORTH 06 877 7161 NAPIER 06 834 4255
TARADALE 06 845 9101 CLIVE & COASTAL 06 872 6015 WAIPUKURAU 06 858 7280

From the desk of Debbie

Now and again we'll hear this from a home owner, "Why should I use a real estate agent to sell my house? I can do it myself and save thousands". Well on a very good day you might, but the chances are you won't. There are several reasons for that.

The first thing a buyer does when viewing a private listing is reduce what they'll offer for the property. So the vendor doesn't pocket the commission - the buyer does.

Real estate agents are trained negotiators. Not many vendors possess the skills to successfully negotiate a sale, and remember this - the agent works for the vendor, not the buyer so our job is to get the best price not the lowest.

There's much more security in using a licensed agent. In the event of a dispute there is recourse through the Real Estate Agents Authority rather than a potentially expensive legal action.

BNZ / Nine Rewards Consumer Survey

	Hawkes Bay	New Zealand
Are you thinking about buying an investment property in the next 3 months?	9.5%	5.0%
Do you think house prices will rise in the coming year?	47.6%	53.9%
Are you thinking about shifting overseas within the next 12 months?	0.0%	9.3%

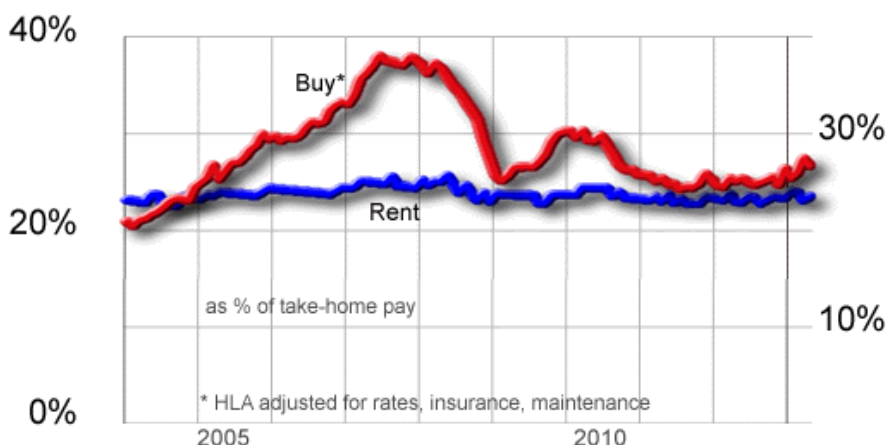
Stamp Duty

Stamp duty is a tax levied on the buyer when a certain type of goods, especially property, is bought. Here are examples of stamp duty paid on purchasing a property:



Australia	1 - 6.75%
Austria	4.5%
Belgium	12.5%
Denmark	1.2%
France	15.4%
Germany	3%
Greece	13%
Italy	8%
Netherlands	6%
Spain	0.5 - 1.0%
USA	0.5 - 2.0%
New Zealand	NIL

Home loan affordability* vs Rental affordability



In April 2013, it took 26.6% of a NZ household take-home pay to service the mortgage and related household costs on a lower quartile priced house. But it also takes 23.5% of a NZ household take-home pay to make the median rent on a 3 bedroom house

For many people who are renters and potential first-home buyers, now is a good time to consider buying. The costs are similar between the two options, but interest rates are low and likely to stay low for some time. It will not be the comparison between renting or buying that will be the main decision point however - it will be whether you have saved enough for a deposit.

<http://www.interest.co.nz/property/rent-or-buy>

www.propertybrokers.co.nz

www.debbiewhite.co.nz



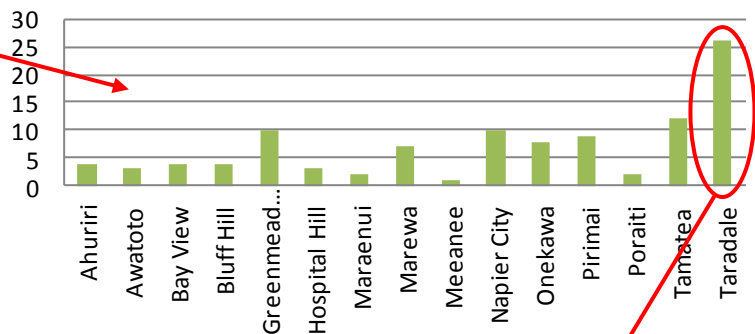
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Napier Sales - May 2013

Number of Sales	103
Number of Apartments	4
Number of Sections	3
Value of Sales	\$34,020,550
Median Days to Sell	43
Median List Price	\$315,000
Median Sell Price	\$316,000
Median Valuation	\$305,000

Sales by Suburb - May 2013

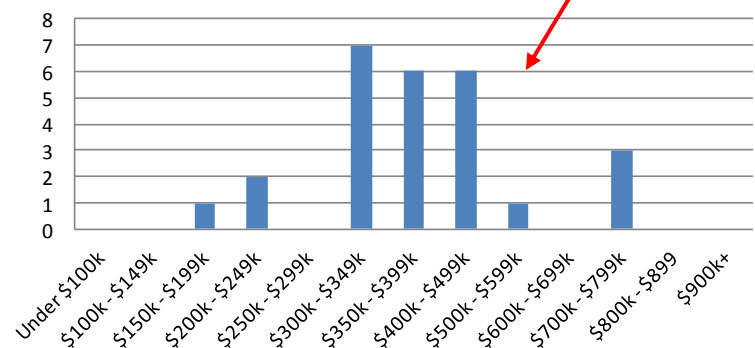


Commentary

Price volumes in Hawkes Bay increased by 23% compared to April with a strong increase in Hastings and a solid increase in Napier. Compared to May 2012 sales volume increased by 1.3%

REINZ Chief Executive Helen O'Sullivan says that the Hawkes Bay region is seeing a gradual rise in sales volumes, however, listings remain in increasingly short supply, which is limiting buyer choice in popular price brackets

Taradale Sales by Price Band - May 2013



**Serious
about
selling?**



**GENUINE
BUYERS
WAITING!**



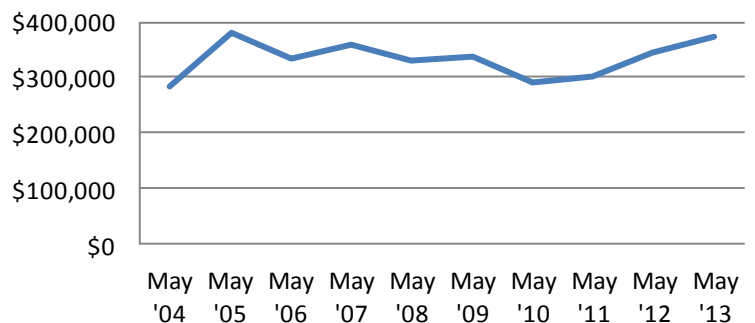
**YOUR
PROPERTY
COULD BE
NEXT!**



Debbie White

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Median Sale Price - Taradale



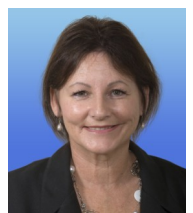
Just Quickly.....

With real estate prices the highest in the USA, San Francisco has a housing affordability crisis. A local housing activism organization has stepped up its efforts to open vacant real estate, stating that the city currently has twice as many abandoned properties as homeless people.

Interested in receiving an appraisal of your property?
Please call me to make a time.

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