


**Property Brokers**

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Licensed under the REAA 2008

Real Estate with **Debbie White**



15 MILLION DOLLAR CLUB

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

**September 2013**

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

### From the desk of Debbie

Property values around Napier and particularly Taradale and Greenmeadows have changed considerably. Property owners I have spoken to are most interested to know the current value of their property, as this allows them to set future financial goals. To assist our local property owners I am offering a free opinion of value for every home in this area. Each appraisal will take approximately 15 minutes.

#### What you will receive:

- Letter of appraised value for your home
- Detailed market analysis for properties sold over the past six months

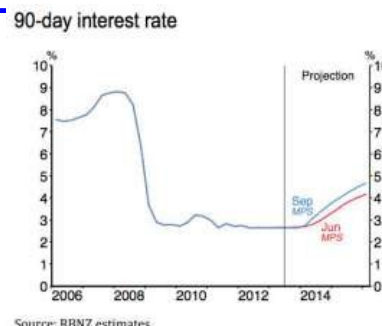
#### When is your suburb being appraised?

Greenmeadows has been scheduled for: **Monday 23rd September to Monday 30th September 2013**

Strict confidentiality will be adhered to each property. I look forward to your participation and meeting you.

The Reserve Bank of New Zealand has again held the Official Cash Rate (OCR) at a record-low 2.5% as expected and has repeated its pledge to keep it there for all of 2013. It now expects to start increasing it from mid 2014 and lift it to around 4.5% by early 2016.

The central bank raised its forecast track for interest rates over the next 3 years by around 50 basis points or 0.5%, pointing to a surge in economic growth and some inflationary pressures from the Christchurch rebuild and Auckland's booming housing market.



#### What does this mean for interest rates?

The Reserve Bank is slightly more concerned about inflation and therefore sees interest rates having to rise slightly faster and higher to keep inflation within its target band of 1-3%. It forecast the 90 day bill rate to rise by around 2% to 4.7% by early 2016, which was about 50 basis points higher than in its June forecast. Economists forecast rates will rise around 2% to 3% through 2014 and 2015.



Property Brokers Napier Ltd

Visit our stand with this 50% Discount Entry to the  
**Hawke's Bay Home & Garden Show**  
20, 21, 22 September 2013  
McLean Park, Latham Street, Napier  
Open Fri 10 – 5pm, Sat/Sun 9.30am – 5pm  
**2 Adults Entry – \$7** (Adult entry price \$7 each. One time use only. Does not apply to Friday Senior special entry price)  
[www.homeandgardenshow.co.nz](http://www.homeandgardenshow.co.nz)

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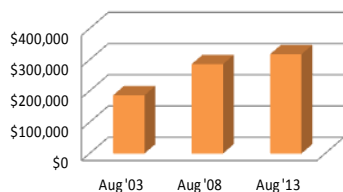
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# Real estate with Debbie White

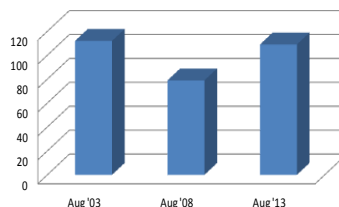
## Residential Selling Price Distribution - Napier, August 2013

Price Band	Dwellings	Apartments	Sections	TOTAL
\$100,000 - \$124,000	4	0	0	4
\$125,000 - \$149,000	2	0	0	2
\$150,000 - \$174,000	5	0	0	5
\$175,000 - \$199,000	3	0	0	3
\$200,000 - \$224,000	6	1	0	7
\$225,000 - \$249,000	7	0	0	7
\$250,000 - \$274,000	7	0	0	7
\$275,000 - \$299,000	11	0	1	12
\$300,000 - \$324,000	13	0	1	14
\$325,000 - \$349,000	11	0	0	11
\$350,000 - \$374,000	3	0	0	3
\$375,000 - \$399,000	8	0	0	8
\$400,000 - \$499,000	17	1	0	18
\$500,000 - \$599,000	6	0	0	6
\$600,000 - \$699,000	2	0	0	2
\$700,000 - \$799,000	0	0	0	0
\$800,000 - \$899,000	0	1	0	1
\$900,000 - \$999,000	1	0	0	1

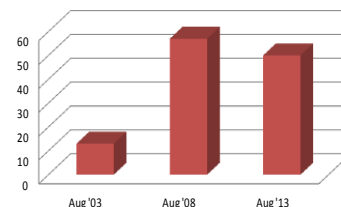
**Napier Median Sell Price**



**Napier City Sales**



**Napier Median Days To Sell**



## Property of the Week

**152A Auckland Road, Greenmeadows**



- ◇ 435m2 land area
- ◇ 133m2 floor area
- ◇ 3 bedrooms/ensuite
- ◇ Integral garage
- ◇ \$389,000

**Open Home Sunday 12.30 - 1.00pm**

**Call Debbie White 027 440 7607**

## Leave It To The Experts!

From Chambee, Georgia, USA comes the story of the most embarrassing real estate listing photo we've heard of. It was a bathroom shot, which in itself was fairly inoffensive. Unfortunately it also featured the reflection of the photographer -- who happened to be bare-breasted at the time.

Interested in receiving an appraisal of your property?

Please call me to make a time.

**Debbie White**  
**RESIDENTIAL CONSULTANT**

Office: 06 845 9101  
Home: 06 844 7477  
Mobile: 027 440 7607  
Email: [debbie@propertybrokers.co.nz](mailto:debbie@propertybrokers.co.nz)

