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Real Estate with

Debbie White



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September 2012

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

Spring is here!

We've got a great promotion to mark the arrival of Spring. You get **professional photography and a large photo sign for FREE** when you list your home with Property Brokers by October 31st. Call me today to find out more

Sign up for sale



and we will give you **professional photography**
and a large picture sign for **FREE!**

Home loan affordability

It now takes 52.3% of one median income to pay the mortgage on a median priced house purchased in July, down from June's 54.0%. A typical buyer is assumed to be in the 30-34 age group.

This index was 51.2% a year ago and 81.6% five years ago. The affordability index reached its highest point of 83.4% in March 2008.



From the desk of Debbie

Ask 10 real estate agents how the market is at the moment and you'll probably get 10 different answers, and that's fine, everyone has their own unique view of the world, and that's what makes it interesting. In fact if you want to know what the market is like I'd encourage you to talk to as many people as you can. From that you'll most likely get a feel for what's really going on.

Of course opinion is only part of it. Alongside that is fact. Hard evidence. Data. And the data we're seeing right now says that year-on-year sales are up but prices are flat. So what does that mean? Well if you're buying and selling in the same market flat prices are not really an issue, but increased levels of activity generally means there's an increase in confidence. That assumption is backed up by the number of first home buyers and investors in the market. Conclusion: it isn't HOT out there but we've certainly taken our jacket off.

Can you help?
Have you been considering
selling your house?
We have buyers waiting!

PRICE RANGE	CLOSE TO	BEDROOMS
Up to \$400,000	Marewa West	3
\$200,000-\$220,000	Napier/Taradale	3
Up to \$240,000	Taradale/Greenmeadows	3
Up to \$250,000	Napier/Taradale	2
Up to \$250,000	Napier	Any
Up to \$250,000	Napier South	3
\$275,000-\$300,000	Taradale	3
Up to \$350,000	Taradale/Greenmeadows	3
Up to \$350,000	Ahuriri	3
Up to \$350,000	Napier South	3
Up to \$400,000	Napier/Taradale	4
Up to \$450,000	Taradale/Greenmeadows	4
Up to \$500,000	Taradale	4+

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REINZ Hawkes Bay Residential Sales Region Analysis for August 2012

Sales volume in Hawkes Bay increased by close to 20% compared to August 2011 with solid increases in both Napier and Hastings. Compared to July there was one fewer house sold across the region with fewer houses sold in Napier mostly offset by higher sales numbers in Hastings.

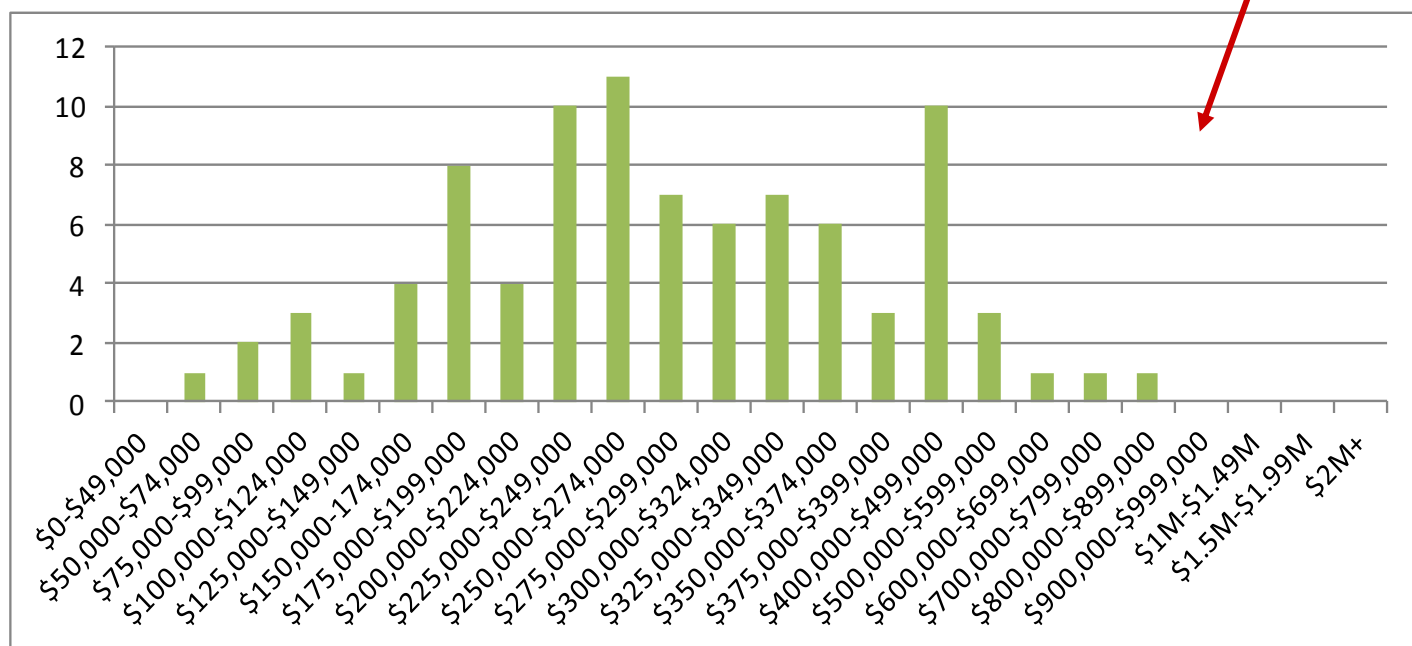
Real Estate Institute of New Zealand Chief Executive Helen O'Sullivan commented that, "there is an emerging shortage of listings in the Hawkes Bay region with both first home buyers and investors active in the market. Well priced properties are selling increasingly quickly as the mood of the market improves".

Sales volume continues to trend steadily upwards, although the median price trend remains flat and the days to sell trend also remains flat. Overall the trend across the region has improved slightly

Napier residential property medians and days to sell

August 2009			August 2010			August 2011			July 2012			August 2012		
Me-dian	No. sold	Days to sell	Me-dian	No. sold	Days to sell	Me-dian	No. sold	Days to sell	Me-dian	No. sold	Days to sell	Me-dian	No. sold	Days to sell
\$268k	93	42	\$308k	69	62	\$278k	78	42	\$285k	106	62	\$275k	89	45

Napier selling price distribution - August 2012



WHAT'S ON IN NAPIER

Pure Indulgence Bridal Event	The Old Church	Sun 23rd Sept
HB Mums Market	Nelson Park School	Sun 23rd Sept
Kids' Cupcake Decorating	Silky Oak Chocolates	Tue 2nd October
Gypsy Fair	Anderson Park	Sat 6th October
Swan Lake	Municipal Theatre	Sun 7th October

Interested in receiving an appraisal of your property?

Give me a call to make a time

Debbie White
RESIDENTIAL CONSULTANT

Office: 845 9101
Home: 844 7477
Mobile: 027 440 7607
Email: debbie@propertybrokers.co.nz

