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Real Estate with

Debbie White

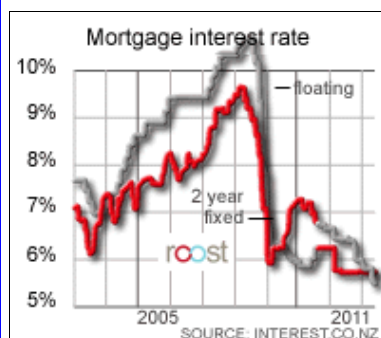


Property Brokers Limited MREINZ
Licensed under the Real Estate Agents Act 2008

October 2012

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

Interest Rates



Floating rates are unchanged since last month, and unchanged since the same month a year ago. The average bank interest rate for a floating mortgage rate was 5.73% for August, unchanged from the 5.73% twelve months earlier. However, it should be noted that 2

year fixed rates have fallen, and banks are more flexible in offering rate discounts for loans with loan to value ratios less than 80%

First Home Buyer Affordability Index

Measures the percentage of one median income of a person in the 25-29 age group that is required to pay the mortgage on a lower quartile priced home

Hawkes Bay affordability comparison

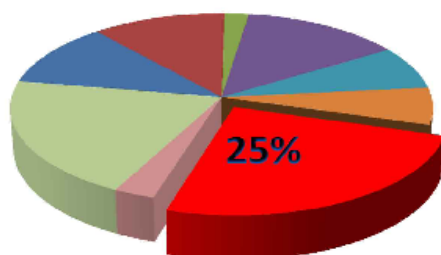
	August 2012	August 2011
Hawkes Bay	32.9%	33.0%
Hastings	34.1%	30.1%
Napier	41.7%	42.7%

Napier & Taradale

District Listings

As at 4th October 2012

(that's Property Brokers' share in the red)



From the desk of Debbie

In real estate we're big on marketing. We market our listings so that we can sell them, and we market ourselves in order to generate a profile and to be perceived well. But the key to succeeding is to use media to their strength. Print is great for price comparison, radio works well at appealing to the emotions, TV allows you to show the product in use, and digital media can't be beaten for immediacy and convenience

One of the great things about Property Brokers is its use of almost all media and the reason is this: when you receive a message from several sources they reinforce one another. The result is you're more likely to take the message on board.

The home you saw today, and want to think about tonight, will sell today, to the people who saw it yesterday, and thought about it last night!

2007 peak eclipsed

Property values across New Zealand rose above their previous peak in September, but are still 12% below their 2007 highs when adjusted for inflation, QV says. Nationwide values were up 1.8% over the past three months and 5.3% over the past year to rise above the previous market peak of late 2007.



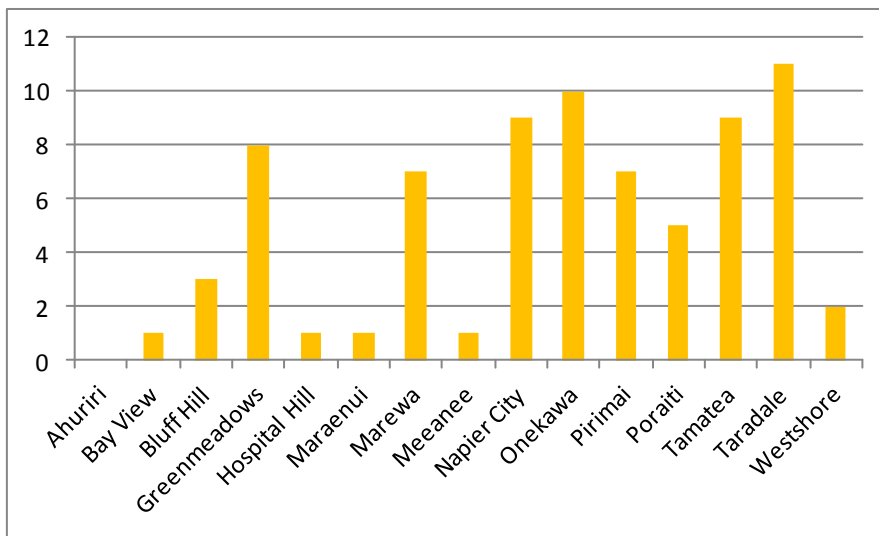
Real estate with Debbie White

Key drivers of home loan affordability for Napier first home buyers:

- ◇ The lower quartile house price was \$221,250 in August, down from \$237,750 in the previous month. Annual growth was 1.0% from the \$219,000 lower-quartile house price in August 2011
- ◇ The median weekly take-home pay for a first-home buyer was \$669.08 in August, up from \$648.91 a year earlier. Five years ago that figure was \$574.14.
- ◇ Weekly disposable income was \$390.03 for August, up \$17.89 from a year ago



Napier/Taradale residential sales by suburb September 2012



The Numbers

Total sales:	77
Value of sales:	\$24,660,350
Median list price:	\$299,000
Median sell price:	\$295,000
Median Govt. Valuation:	\$290,000
Median days to sell:	52
1-bedroom	1
2-bedroom	13
3-bedroom	48
4-bedroom	14
5-bedroom+	1

Debbie's Properties SOLD to date for 2012 – Want yours to be next?

28A Sanders Avenue	13 Maxwell Place
54 Clarence Cox Crescent	35 Titoki Crescent
24 Kelvin Road	159 Riverbend Road
1/3 Peddie Street	1/414 Gloucester Street
2 Belgrave Place	3/30 Herrick Street
49 Church Road	1/141 Kennedy Road
9 Argyll Crescent	11 Downing Avenue
3 Dorothy Place	2/34 Argyll Crescent
50 Whiting Crescent	31 McKeefry Avenue
12 Grant Place	30 Harris Street
459 Marine Parade	18 St Pauls Place
10 Clare Place	52 Auckland Road
4 Thurley Place	



"You did a great job describing my house in the Real Estate Ads. It sounds so appealing, I've decided to keep it!"

Interested in receiving a Free appraisal of your property?

Give me a call to make a convenient time—Specialising in your area.

Debbie White
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