

# Market Valuation Report

**Market Value – Residential Property**  
39 Mawson Avenue, Waipapa, Far North 0230



**Valuation Date:** 14 November 2024

**Instructed By:** Gemma Buckland


**Prepared For:** Gemma and Grant Buckland



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## 1.0 Executive Summary

<b>Property address</b>	39 Mawson Avenue, Waipapa, Far North 0230
<b>Instructing party</b>	Gemma Buckland
<b>Clients</b>	Gemma and Grant Buckland
<b>Purpose of valuation</b>	Market Value to assist with a potential sale
<b>Property type</b>	Residential - Single dwelling.
<b>Property description</b>	The subject property includes a refitted 1960s home, comprising an open plan living area as well as three bedrooms, one bathroom and detached single garage. The land is 1400m <sup>2</sup> in area with tidy grounds and easy contour. The property is located in the Waipapa about 10 minutes drive from central Kerikeri.
<b>Inspection date</b>	14 November 2024
<b>Valuation date</b>	14 November 2024
<b>Special Assumptions</b>	Not applicable.
<b>Significant risks</b>	Not applicable
<b>Market Value</b>	<b>\$750,000</b>  Market Value is inclusive of chattels (\$20,000) and GST, if any.  The valuation is subject to valuation policies contained herein at Appendix 1, and special assumptions recorded above.
<b>Valuer(s)</b>	<b>Fintan McGlinchey</b>  <b>Registered Valuer, SPINZ, ANZIV</b>
<b>Valuer role</b>	The valuer has internally inspected the property, researched sales evidence and prepared this valuation report.

## 2.0 Scope of Work

### 2.1 Valuer

This objective and unbiased valuation has been undertaken by Fintan McGlinchey of Northland Valuers. The valuer has no material connection or involvement with the subject property nor the instructing party and has the appropriate qualifications, experience, and knowledge to undertake a valuation of this nature. The valuer holds an Annual Practising Certificate and holds indemnity insurance appropriate for the value level assessed in the report.

### 2.2 Client & Intended Users

Acting on instructions from Gemma Buckland on behalf of Sarah Barker, this valuation has been prepared for mortgage security purposes.

We confirm that Gemma and Grant Buckland and Sarah Barker can rely on this report.

Our responsibility in connection with this valuation is limited to the client stated and any extended third party. We disclaim all responsibility and will accept no liability to any other party. We reserve the right to withhold our consent or to review the contents of this report in the event for third party use is sought.

### 2.3 Asset Valued

39 Mawson Avenue, Waipapa, Far North 0230

### 2.4 Purpose of Valuation

Northland Valuers has been instructed to determine Market Value of the property described herein for Market Value to assist with a potential sale

### 2.5 Basis of Value

The basis of valuation is *Market Value*.

Market Value is defined by International Valuation Standards 2022 as

*“the estimated amount for which an asset or liability should exchange on the Valuation Date between a willing buyer and a willing seller in an arms-length transaction after proper marketing and where the parties had each acted knowledgeably, prudently, and without compulsion.”*

This valuation is current at the date of valuation only. The value assessed herein may change significantly and unexpectedly over a relatively short period of time (including as a result of factors that the Valuer could not reasonably have been aware of as at the date of valuation). Northland Valuers does not accept responsibility or liability for any losses arising from such subsequent changes in value.

### 2.6 Important Dates

**Inspection Date:** 14 November 2024

**Valuation Date:** 14 November 2024

**Report Issue Date:** 21 November 2024

## 2.7 Nature and Extent of Valuer's Work and Limitations

The valuer has visited the site and internally inspected the property.

An inspection of all readily accessible parts of the property has been carried out by the valuer, excluding ceiling cavities and roof areas.

The valuer is not a building construction and/or structural expert and is therefore unable to certify as to structural soundness of the improvements or the existence of hazardous materials used in construction, such as asbestos.

## 2.8 Nature and Source of Information Relied Upon

Our valuation has relied on information provided from the following sources:

- Government organisations and Local authorities.
- Property and sales data from REINZ, Property Guru, LINZ and various other online sources.
- Title search.

## 2.9 Restrictions on Use, Distribution & Publication

This valuation and accompanying valuation services are provided by Northland Valuers solely for use by the client to whom this report has been addressed and any nominated third party extended to for the purpose specified. Northland Valuers disclaims responsibility to any person other than the client for any reason whatsoever including breach of contract, negligence (including negligent misstatement) or wilful act of default of itself or others by reason of or arising out of the provision of this valuation or valuation services. Any person, other than the client, who uses or relies on the valuation does so at their own risk.

The valuation has been completed for the specific purpose stated in the report. No responsibility is accepted in the event that this report is used for any other purpose. Neither the whole nor any part of any valuation report, or any reference to the same may be included in any published document, circular or statement without our written approval as to the form and context in which it may appear.

## 2.10 Valuation Standards

This valuation report has been prepared to comply with mandatory and best practice standards and conforms to Bank Lending Residential Valuation Standing Instructions V1.3 (released 1 March 2019). The valuation has been completed in accordance with International Valuation Standards (effective 31 January 2022) as well as the current Australia and New Zealand Guidance Papers for Valuers & Property Professionals (effective 1 July 2021), in particular:

- |   |            |   |
|---|------------|---|
| • | IVS        | Framework                                       |
| • | IVS 101    | Scope of Work                                   |
| • | IVS 102    | Investigations and Compliance                   |
| • | IVS 103    | Reporting                                       |
| • | IVS 104    | Bases of Value                                  |
| • | IVS 105    | Valuation Approaches and Methods                |
| • | IVS 400    | Real Property Interests                         |
| • | ANZVGP 11  | Valuation Procedures – Real Property            |
| • | NZVGP 501  | Goods and Services Tax (GST) in Property        |
| • | ANZPGP 201 | Disclaimer Clauses and Qualification Statements |
| ▪ | ANZPGP 601 | Methods of Measurement                          |

### 3.0 Legal Description

<b>Identifier</b>	NA122B/197 (copy enclosed at Appendix 2)
<b>Type</b>	Fee Simple
<b>Area</b>	1400 square metres more or less
<b>Legal Description</b>	Lot 7 Deposited Plan 192833
<b>Area</b>	1/5 share in 500 square metres more or less
<b>Legal Description</b>	Lot 21 Deposited Plan 192833
<b>Proprietor</b>	Grant Russell Buckland and Gemma Louise Buckland
<b>Interest</b>	<p>Subject to Sections 241(2) Resource Management Act 1991</p> <p>D519485.2 Consent Notice pursuant to Section 221(1) Resource Management Act 1991- produced 30.6.2000 at 11.13 am and entered 10.7.2000 at 9.00 am</p> <p>Appurtenant hereto are rights to drain water specified in Easement Certificate D519485.6- produced 30.6.2000 at 11.13 am and entered 10.7.2000 at 9.00 am</p> <p>The easements specified in Easement Certificate D519485.6 are subject to Section 243 (a) Resource Management Act 1991 Subject to a right (in gross) to transmit electricity over part marked B on DP 200596 in favour of Top Energy Limited created by Transfer D576639.1- 2.2.2001 at 9.24 am</p> <p>Land Covenant in Easement Instrument 5448691.1- 24.12.2002 at 9:00 am</p> <p>11928265.3 Mortgage to ASB Bank Limited- 3.12.2020 at 2:34 pm</p>

**Plan**



## 4.0 Resource Management Considerations

<b>Territorial authority</b>	Far North District Council
<b>District plan name</b>	Far North District Plan
<b>Zone/environment</b>	Residential
<b>Zone description</b>	The <b>Residential Zone</b> enables the development of residential areas where the effects of activities permitted in the zone are compatible with sustainable development, and with the existing character and amenity, which is typically medium density residential living.
<b>Subdivision rules</b>	As a controlled activity the following subdivision rules apply to this zone: The minimum lot sizes are 3,000m <sup>2</sup> (unsewered) and 600m <sup>2</sup> (sewered)
<b>Comment</b>	Regional resource issues are administered by the Northland Regional Council, based in Whangarei.

## 5.0 Rating Valuation

Roll reference;	213/20907
Revision date;	01-Oct-2022
Value of Improvements	\$440,000
Land Value	<u>\$300,000</u>
<b>Capital Value</b>	<b><u>\$740,000</u></b>

## 6.0 Location

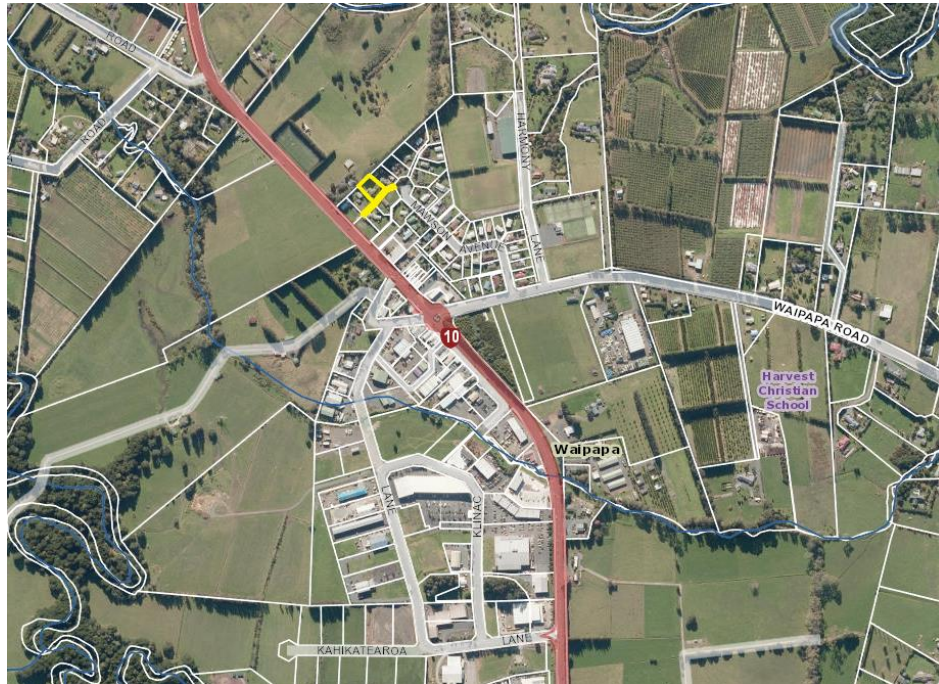
**Address** 39 Mawson Avenue, Waipapa, Far North 0230

**Locality description** The subject property is located in the Waipapa in a quiet street about 2 minutes from the Waipapa business area and approximately 10 minutes drive from the Kerikeri town center. Surrounding properties comprise similar residential properties, sports fields, tennis club and indoor sports center.

Kerikeri/Waipapa is a service centre providing an expansive range of retail, professional, commercial, and schooling facilities. Kerikeri is situated in the hub of the Bay of Islands, has a cosmopolitan population of approximately 10,000 and is well known for its rich history, the distinctive Stone Store, its bustling shopping centre, wineries, chocolate factory, crafts, pottery and of course a diverse selection of succulent subtropical fruits. Kerikeri is one of New Zealand's fastest growing small towns with significant residential development of the past 20 years including several large retirement villages. The resurgence of the Kiwifruit industry over recent years has also seen significant expansion of land planted in Kiwifruit.

The subject location is marked with yellow below.





## 7.0 Site Description

**Area** 1400 square metres more or less and share in the driveway

**Shape** This is regular shaped site, refer to the images below which indicate the boundary dimensions and shape relation to surrounding properties and the road.



**Road frontage/access** The property is a rear site with shared ownership in driveway that provides easy access to the garage and parking area.

**Cover/Contour** Tidy lawn with tidy trees and gardens. The property is near to flat in contour.

**Aspect/Outlook** The dwelling has a north aspect with a semi-rural outlook.

<b>Flooding/inundation</b>	The subject is not within the coastal erosion or coastal flooding hazard zones, or within the “Yellow’ Tsunami Evacuation Zone in accordance with the Northland Regional Council Natural Hazard maps.
<b>Services</b>	Sealed roading, power, phone, water and mail service.
<b>Summary</b>	The subject is a tidy residential holding with easy contour, and a basic but tidy layout. The property has a localised semi-rural outlook.

## 8.0 Dwelling

### 8.1 Overview

A refitted single level 1960’s home more particularly described as follows:

### 8.2 Floor Areas (as measured on-site)

Dwelling	Accommodation	<u>98.0m<sup>2</sup></u>
	<b>Total Floor Area</b>	<b><u>98.0m<sup>2</sup></u></b>

### 8.3 Dwelling

#### 8.3.1 Construction

<b>Age</b>	Circa 1960's
<b>Foundations</b>	Concrete and timber
<b>Flooring</b>	Timber
<b>External walls</b>	Bevelback timber weatherboard
<b>Window joinery</b>	Timber
<b>Spouting &amp; downpipes</b>	PVC spouting and downpipes
<b>Roof</b>	Corrugated iron
<b>Internal linings</b>	Plasterboard, plywood and triboard

#### 8.3.2 Accommodation

<b>Internal and layout</b>	The layout comprises an open plan kitchen, dining and lounge area with a central hallway opening to three bedrooms, an office, and shared bathroom. The dwelling also has an entry porch and rear deck.
<b>Fixtures and fittings</b>	The kitchen features laminated cabinetry and tops with island bench. Appliances include a dishwasher, gas hob and wall oven. The shared bathroom features an acrylic bath and shower, twin vanity and tiling.
<b>Chattels</b>	The dwelling has a modern range of light fittings, window dressings and floor coverings as well as a heat pump.

**Condition**

The dwelling was in tidy condition on the day of inspection, having recently been refurbished.



**8.4 Other buildings**

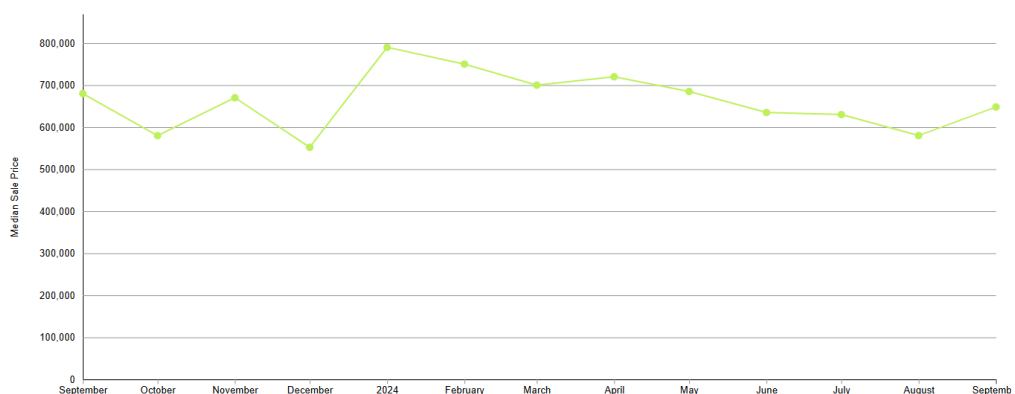
Located adjacent to the dwelling is a single car garage constructed with concrete slab foundations supporting timber framing with pressed metal cladding. It has roller door with electric opener. This building is in tidy condition.

**8.5 Other Improvements**

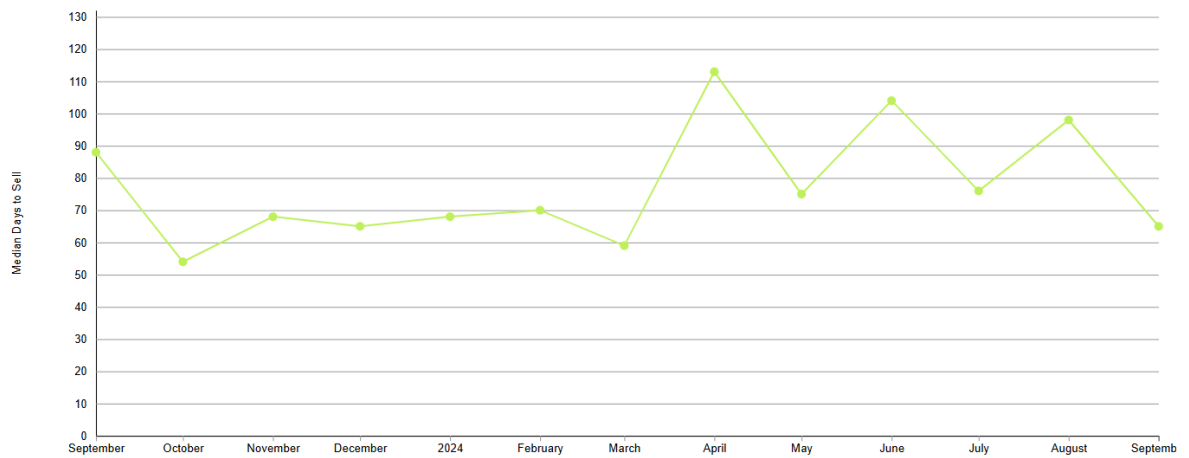
Other improvements comprise a metal driveway and parking area, garden shed, effluent treatment system, water tank, and timber fencing.

**9.0 Market Commentary**

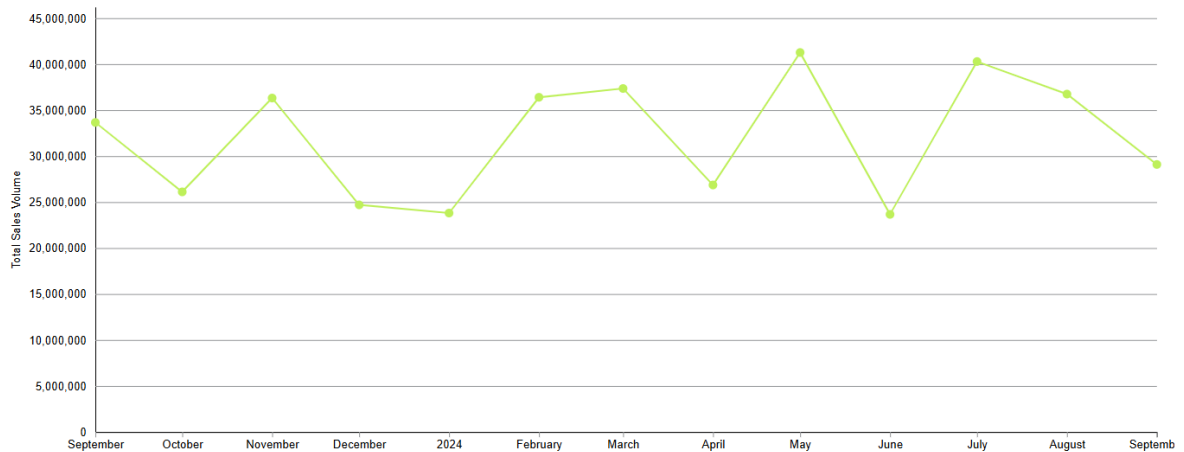
The Far North residential and lifestyle market has faced downward pressure this year as high interests rates and recessionary pressure take effect, REINZ sales data indicates the median sale price was \$648,000 in September 2024 which has rallied slightly, as shown on the graph below the median sale price has been falling since the high in December of last year.



The graph below indicates the days on the market and shows this has volatile over the twelve months currently setting at 65 days which has been climbing all year.



The total sales volume for the district have been very inconsistent over the past year but falling over the past few months, currently sitting at just over \$29,000,000 per month, this is reflected in the graph below. The number of monthly sales has also fallen of the past few months 32.



Agents are reporting increased enquiry however effort is required to ease vendors expectations which need to meet the current market which is weaker than 24 months ago.


## 10.0 Valuation Approach

The three main valuation approaches used to determine Market Value are the market approach, the income approach, and the cost approach. The comparable transactions method provides an indication of value by comparing the asset with identical or comparable assets for which price information is available. The comparable transactions method is a market approach which makes a relative comparison between the subject property and market evidence of similar property after analysis to reflect any difference in physical attributes or material characteristics. Northland Valuers considers that the comparable transactions method is the most appropriate valuation method in this instance.

## 11.0 Market Evidence

Sale prices achieved for comparable properties have been analysed to reflect the price paid for the land and the improvements. Analysed sales evidence has then been adopted as the basis to establish

Market Value of the subject property by a process of relative comparison. Examples of comparable sales considered in determining Market Value are as follows:

<p><b>Address</b> 35 Mawson Avenue, Waipapa</p> <p><u>Sale price:</u> \$670,000</p> <p><u>Sale date:</u> August 2023</p> <p><u>Land area:</u> 1400m<sup>2</sup></p> <p><u>Floor area:</u> 85m<sup>2</sup></p> <p><u>Comment:</u> This property includes tidy three bedroom home with a detached double garage. It is located on rear site close to the subject but the rear boundary is with the main highway and is subject to road noise. It is considered inferior to the subject due its location and dwelling but is located close by to the subject.</p>	
<p><b>Address</b> 4 Tuatahi Place, Kerikeri</p> <p><u>Sale price:</u> \$718,500</p> <p><u>Sale date:</u> April 2024</p> <p><u>Land area:</u> 859m<sup>2</sup></p> <p><u>Floor area:</u> 122m<sup>2</sup></p> <p><u>Comment:</u> This property includes 1980s three bedroom home with carport. It has flat site and front a river reserve at the rear. It is considered slightly inferior to the subject due its condition.</p>	
<p><b>Address</b> 10 Darwin Road, Kerikeri</p> <p><u>Sale price:</u> \$743,000</p> <p><u>Sale date:</u> September 2024</p> <p><u>Floor Area:</u> 90m<sup>2</sup></p> <p><u>Land Area:</u> 2023m<sup>2</sup></p> <p><u>Comment:</u> This property includes a recently refitted three bedroom 1960s home with detached double garage. It has flat well planted site and good location to close to the Kerikeri. This property is considered slightly inferior to the subject due its size and the run down home next door.</p>	
<p><b>Address</b> 113 Landing Road, Kerikeri</p> <p><u>Sale price:</u> \$745,000</p> <p><u>Sale date:</u> June 2024</p> <p><u>Land area:</u> 1027m<sup>2</sup></p> <p><u>Floor area:</u> 90m<sup>2</sup></p> <p><u>Comment:</u> This property includes a smaller three-bedroom 1960s home as well as detached double garage. It has an unusually shaped site and is located on a busy road. This property is considered slightly inferior to the subject due its location on a busy road.</p>	
<p><b>Address</b> 55 Riverview Road, Kerikeri</p> <p><u>Sale price:</u> \$785,000</p> <p><u>Sale date:</u> October 2024</p> <p><u>Land area:</u> 1983m<sup>2</sup></p> <p><u>Floor area:</u> 130m<sup>2</sup></p> <p><u>Comment:</u> The property includes a tidy but dated three bedroom home in sort after Riverview location. It has a private rear site with a mature layout. This property has considered superior due its location.</p>	

## 11.1 Market Evidence Summary and Valuation Conclusion

Address	Sale Date	Sale Price	Floor Area	Land value	Dwlg /m <sup>2</sup>	Overall Comparability
35 Mawson Avneue, Waipapa	Aug-23	\$ 670,000	85	\$ 300,000	\$3,647	Inferior
4 Tuatahi Place, Kerikeri	Apr-24	\$ 718,500	122	\$ 315,000	\$3,020	Inferior
10 Darwin Road, Kerikeri	Sep-24	\$ 743,000	90	\$ 350,000	\$3,644	Inferior
113 Landing Road, Kerikeri	Jun-24	\$ 745,000	90	\$ 375,000	\$3,444	Inferior
55 Riverview Road, Kerikeri	Oct-24	\$ 785,000	130	\$ 400,000	\$2,769	Superior
				Average	\$3,305	

The subject property is very tidy well-appointed home that has recently been internally upgraded. The sales included above are the most recent and relevant sales and provide a good indication of market conditions which are subdued this year. The more comparable properties have sold in a quantum range of \$718,000 to \$785,000. With the subject setting toward the top of the middle of the range the range due to its location and condition. Taking the above into consideration, we to have adopted a **market value of \$750,000**.

## 12.0 Valuation Details

Our concluded value assessment can be hypothetically apportioned as follows:

### Value of Improvements

Dwelling	\$365,000	
Other buildings	\$15,000	
Other improvements	<u>\$25,000</u>	
<b>Total value of improvements</b>		<b>\$400,000</b>
<b>Land Value</b>		<b><u>\$330,000</u></b>
<b>Market value excluding chattels</b>		<b>\$730,000</b>
<b>Chattels</b>		<b><u>\$20,000</u></b>
<b>Market value including chattels</b>		<b><u>\$750,000</u></b>

*Market Value has been determined in accordance with valuation policies contained herein at Appendix 1. The valuation is inclusive of goods and services tax, if any.*

## 13.0 Compliance Statement

Northland Valuers confirms that:

- The statements of fact presented in the report are correct to the best of the Valuer's knowledge;
- The analysis and conclusions are limited only by the reported assumptions and conditions;
- The Valuer has no interest in the subject property;
- The Valuer's fee is not contingent upon any aspect of the report;
- The valuation was performed in accordance with NZIV/PINZ ethical code and performance standards and International Valuation Standards 2022;
- The valuation complies with Residential Standing Instructions 2019 V1.3;
- The Valuer has satisfied professional education requirements;
- The Valuer has experience in the location and category of the assets being valued;
- The Valuer is in a position to provide an objective and unbiased valuation and is competent to undertake the valuation;

- The Valuer has made a personal inspection of the property;
- No-one has provided professional assistance in preparing the report, unless specified.

**Northland Valuers**



**Fintan McGlinchey** B Applied Science, SPINZ, ANZIV  
Registered Valuer

## Appendix 1 Valuation policies

Neither the whole nor any part of this valuation report or any reference to it may be included in any published document, circular or statement without the written approval of Northland Valuers as to the form and context in which it may appear. Electronic copies of documents/reports should only be relied upon after confirmation and receipt of a corresponding signed original document/report.

Information has generally been obtained from a search of records and examination of documents or by enquiry to Government Departments or Statutory Authorities. Where it is stated in the valuation report that information has been supplied to us by another party, this information is believed to be reliable, but we can accept no responsibility if this should prove to be not so. Northland Valuers has not obtained a Land Information Memorandum for this property from the Local Authority. Unless otherwise stated the valuation has been completed on the basis that all improvements have been constructed with necessary local body consents and approvals, and in accordance with the Resource Management Act 1991.

Responsibility in connection with this valuation report is limited to the client to whom it is addressed; Northland Valuers disclaims all responsibility and accepts no liability to any other party.

This valuation report has been prepared for the specific purpose stated. Any party that relies upon it for an alternative purpose without reference to Northland Valuers does so at its own risk.

While in the course of inspection due care is taken to note building defects, no structural survey has been made and no undertaking is given about the water tightness, absence of rot, termite or pest infestation, deleterious substances such as asbestos or calcium chloride or other hidden defects. Northland Valuers can give no guarantee as to outstanding requisitions in respect of the buildings. Northland Valuers has made no survey of the property and assumes no responsibility in connection with such matters. Unless otherwise stated it is assumed that all improvements lie with title boundaries. The valuation is conditional upon any lifts, hot and cold-water systems, drainage systems, electrical systems, air-conditioning or ventilating systems and other installations being in proper working order and functioning for the purpose for which they were designed. The valuation and report are conditional upon the land being free of any contamination or industrial waste problems unless otherwise noted.

Unless otherwise stated in the report the valuation is on the basis that the property complies with the Building Act 2004, Health and Safety at Work Act 2015, Fire and Emergency New Zealand (Fire Safety, Evacuation Procedures and Evacuation Schemes) Regulations 2018, and Disabled Persons Community Welfare Act 1975, or that the legislation has no significant impact on the value of the property.

Unless otherwise stated the report is subject to there being no detrimental registration(s) affecting the land other than those appearing on the title(s). Such registrations may include Wahi Tapu registrations and Historic Places Trust registrations.

The valuation is current as at the date of valuation only. Values may change in the future due to market conditions and physical changes occurring to the property. Any decision to lend should take these factors into account. Northland Valuers does not accept liability for losses arising from such change in value and disclaims liability and responsibility for this Valuation if the Valuation is not relied upon by the client and Intended users within a period of three months from Valuation Date.

Northland Valuers holds current professional indemnity insurance. The Valuer is covered by this policy.

The valuation has been completed in accordance with International Valuation Standards 2022 and Australia and New Zealand Property Valuation Standards.

Unless stated, Market Value is based on "vacant possession".

Floor areas where stated are approximate only.



## Appendix 2 Record of title



**RECORD OF TITLE  
UNDER LAND TRANSFER ACT 2017  
FREEHOLD**  
Guaranteed Search Copy issued under Section 60 of the Land  
Transfer Act 2017



R. W. Muir  
Registrar-General  
of Land

**Identifier** NA122B/197  
**Land Registration District** North Auckland  
**Date Issued** 10 July 2000

**Prior References**  
NA108C/908

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**Estate** Fee Simple  
**Area** 1400 square metres more or less  
**Legal Description** Lot 7 Deposited Plan 192833

**Registered Owners**  
Grant Russell Buckland and Gemma Louise Buckland

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**Estate** Fee Simple - 1/5 share  
**Area** 500 square metres more or less  
**Legal Description** Lot 21 Deposited Plan 192833

**Registered Owners**  
Grant Russell Buckland and Gemma Louise Buckland

**Interests**

Subject to Sections 241(2) Resource Management Act 1991

D519485.2 Consent Notice pursuant to Section 221(1) Resource Management Act 1991 - produced 30.6.2000 at 11.13 am and entered 10.7.2000 at 9.00 am

Appurtenant hereto are rights to drain water specified in Easement Certificate D519485.6 - produced 30.6.2000 at 11.13 am and entered 10.7.2000 at 9.00 am

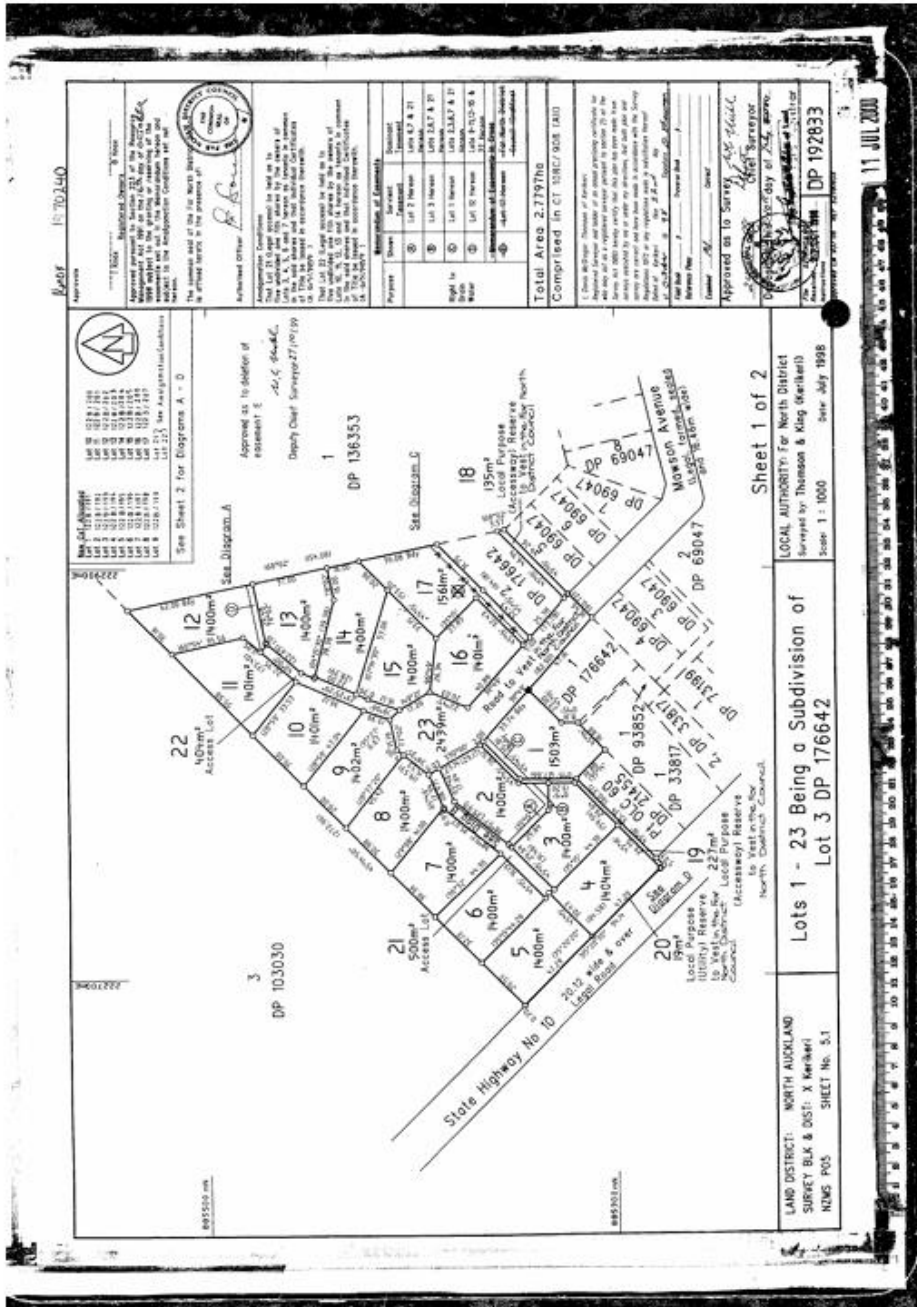
The easements specified in Easement Certificate D519485.6 are subject to Section 243 (a) Resource Management Act 1991

Subject to a right (in gross) to transmit electricity over part marked B on DP 200596 in favour of Top Energy Limited created by Transfer D576639.1 - 2.2.2001 at 9.24 am

Land Covenant in Easement Instrument 5448691.1 - 24.12.2002 at 9:00 am

11928265.3 Mortgage to ASB Bank Limited - 3.12.2020 at 2:34 pm

Identifier      NA122B/197



Identifier

NA122B/197

