



**Total Talk**



**1%**  
commission

\* GST, admin and minimum fee applies.  
Licensed Agent REAA 2008

**July / August 2016**

**Total Realty's Top Tips for preparing your home for sale**

**De-personalise:** Pack away your personal photographs and family heirlooms. Studies have shown that buyers find it easier to imagine themselves living in your property when they don't see photos and personal items around the house.

**Clean:** Have a Spring Clean! It is time to get into all the corners, scrub around the taps, remove any cobwebs, sweep the front doorstep (first impressions here!) and send a clear message that this is a well cared for home. Kitchens, bathrooms and toilets need to sparkle and smell good on the day.

**Lighten up:** Create the impression of space and brightness. Make sure all drapes are pulled and blinds are up. Having clean windows is so important. You may consider leaving lights on as well if it is a dark day.

**De-clutter:** Pack away ornaments and accessories that make the house feel cluttered. Two main areas to focus on:

- **Kitchen counters:** Remove everything from your kitchen countertops, keeping only essential items such as a microwave or coffee machine. Clear magnets, coupons and photos from the refrigerator. Put essential daily-used items in a small box that can be stored in a closet when not in use.

- **Bathrooms:** Put all toiletries and medications in a cabinet while your house is being shown. Put away small rubbish bins. Put the toilet seats down. Spruce your bathrooms up with fresh soaps and bright new towels.

**Tidy cabinets & thin out closets:** Buyers will open your closets and cabinet doors. If everything is organised, the buyer will think you take very good care of the rest of the house too. If your clothes are packed to the rafters, it is a good idea to place some in temporary storage to give the impression that your home has ample closet space.

**Best tip on the day of viewing!**

Always keep a laundry basket handy. Before your open home/viewing put all loose items that are still on the floor/counter (even kids toys) into the basket and take it with you into the car. You can then put them away when you get home and are feeling more relaxed rather than rushing at the last minute.

We hope you find these tips helpful. If you have any others that you have found useful please email us and we will include them in our list to sellers!

**OCR Hits New Low**

On August 11th the RBNZ cut the OCR by another 0.25%. It now sits at a record low of 2.0% in an attempt to lower the NZ dollar and stimulate the economy.

Historically New Zealand has had high inflation rates - averaging as much as 11% per annum in the 80's, and peaking at 19% in 1987. Since 2002 the RBNZ has implemented an inflation target of 1-3% per annum as this is considered to be the most stable for an economy. High inflation is undesirable because it causes uncertainty in future pricing, a drop in exchange rates and ultimately more expensive imports. On the flip side, low inflation can tip an economy into a deflationary environment which can stall an entire economy for decades (Japan is a good example). The main reason for this is that falling prices cause consumers to delay spending as they anticipate lower prices in the future. Our CPI has hit the lowest rate since 1999 and now sits at 0.4% per annum.

While the RBNZ is actively trying to prevent deflation by dropping the OCR they are risking the politically undesirable effect of increasing NZ house prices as borrowing gets cheaper. Low interest rates encourage consumers to spend as returns on cash deposits becomes less attractive. In Switzerland for example they have become so desperate to encourage spending that they have dropped their OCR to an unheard of -0.75% meaning that savers will lose money on bank deposits. Let's hope NZ doesn't need to resort to such measures and manages to escape from the downward spiral of deflation and soon returns to a more stable inflation rate. We will keep you posted on these developments as they relate to our economy and future house prices.



## 1% Myths Exposed

**Definition of 'Myth':** "an invented story, idea, or concept"

Myth 10: "Other people still use 3.95% real estate companies... so there must be a catch"

**THE TRUTH:**

While there are still some people who do not realise that there is a company like Total Realty offering them an alternative, there are others who simply believe it is too good to be true. This is why we say: Don't take our word for it - take a look at what our clients are saying:

"We know that Total Realty only charge 1 % commission, but we never felt like the service they gave us was second rate, we were **always** provided with outstanding and professional service."

## Brain Workout - Sudoku

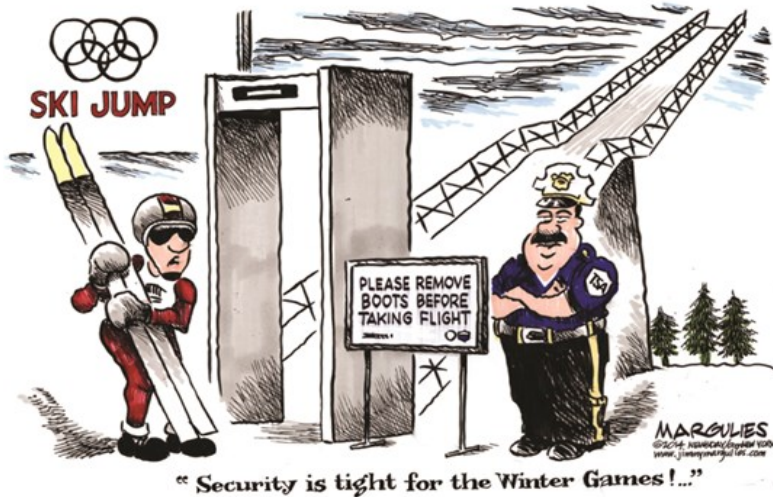
*Can you work out this "Hard Sudoku"?*

Fill in the numbers from 1 to 9 without repeating any in a row or column, or 3x3 square!

Good Luck.

		4		6	
	1			5	8
		2		7	
5	8			2	4
6			4		1
4		9			7 5
			6	7	
8		2			4
	7			4	

## Laughter is the best medicine



*"Thinking of selling? Call us today!"*

**Rachael Cone, AREINZ**  
 Manager  
 ph: 027 6600 604



# Stats - FROM THE - Street

## Median Sale Prices

July 2016 (vs July 2015)

<b>National</b> (+8.6%)	<b>\$505,000</b>
<b>Christchurch</b> (+1.7%)	<b>\$437,500</b>
<b>Rangiora</b> (-9.1%)	<b>\$404,500</b>
<b>Timaru</b> (-1.4%)	<b>\$323,500</b>
<b>Nelson</b> (+4.8%)	<b>\$411,000</b>
<b>Richmond</b> (+30.2%)	<b>\$537,520</b>
<b>Dunedin</b> (+15.8%)	<b>\$330,000</b>

## What people are saying about us

"From the first marketing meeting to the settlement, Total Realty provided a totally professional service. Why oh why would any sensible person pay 4% when the 1% service is so brilliant? We were on holiday in Australia when the sale went through and were kept in touch throughout."

### B & S Lloyd

"1% commission and another successful sale with a Total Realty agent in Rangiora with our last home. Very easy, awesome service, great agent! We are so happy with all aspects of how the sale of our home went! Saved us thousands!!"

### C & N Worthington