

PROPERTY ON THE MOVE

RayWhite

MAR 2025 - APR 2025

Warren, Phillipa & James

Flood Zones & Flood Prone Areas & Why They Matter

Flood zones and flood-prone areas have become increasingly topical in Auckland due to more frequent extreme weather events, and recent updates to Auckland Council's flood mapping.

With major storms like Cyclone Gabrielle and the Auckland Anniversary floods causing significant damage, buyers and sellers are more conscious than ever about flood risk and how it affects property values, insurance, and future liveability.

What Do These Terms Mean?

- **Flood Zone:** A designated area where flooding is expected to occur in heavy rainfall events. Properties in these zones may have restrictions on development, higher insurance premiums, and potential difficulties securing lending.
- **Flood-Prone Area:** A site that is at risk of surface flooding but not necessarily within a flood zone. These areas may experience ponding during heavy rain, but the impact varies depending on local drainage and topography.

What It Means for Sellers

If your property is in a flood zone or flood-prone area, disclosure is crucial. Check the Council Hazard maps for your property <https://shorturl.at/225mq>

Buyers will likely research council maps and insurance costs, so being upfront about risks, mitigations (e.g., drainage improvements), and historical flooding can build trust. Have your present insurance policy ready to prove insurability.

Marketing strategies may need adjusting, and pricing should reflect any perceived risks.

What It Means for Buyers

Buyers should check Auckland Council's flood hazard maps and request a LIM (Land Information Memorandum) report before purchasing.

Understanding how insurance providers assess risk is also essential, as some companies may charge higher premiums or impose exclusions.

Flood risk can impact future resale value and long-term livability.

With Auckland's growing focus on resilience and climate adaptation, flood risk is now a key factor in real estate decisions, making informed buying and selling more important than ever.

CURRENTLY LISTED!



3 RIPPLESIDE PLACE, PAHUREHURE

Picture Perfect - Live in Real Style

3 bed + Study, 2 bath, Fully renovated from top to toe. Indoor/outdoor flow. Stunning presentation

AUCTION -28 MARCH 1pm (USP)



12 TOSCANA DRIVE, KARAKA

Quality, Comfort & Style

4 bed, 2 bath, Brick & Tile. Gorgeous indoor/outdoor flow to north facing patio area. Immaculate

SET DATE OF SALE -9 APRIL 5pm (USP)



5 MARENGO PARKWAY TAKANINI

4 bed, 2 bath, family home with double garaging on 317m2 with gorgeous garden

BY NEGOTIATION



38 LAKESIDE DRIVE PAHUREHURE

4 bed, 2 bath, updated and modernised family home with dble garaging on 665m2

BY NEGOTIATION



161 KERI VISTA RISE PAPAURA

4 bed, 2 bath, family home with double garaging on 317m2 with gorgeous garden

\$879,000 ASKING PRICE

JUST SOLD



14 HILL CRESCENT PAPAURA



3 MANENE STREET WATTLE DOWNS



16 EMMERDALE AVE PAPAURA



19 PARK ESTATE RD ROSEHILL

WARREN & PHILLIPA TIBBOTTS & JAMES BOYD



Warren 021 977 775



Phillipa 021 888 168



James 021 026 33713

LOCAL REAL ESTATE SUBURB TRENDS

Month	Median	Average	Sold	Days	Highest\$	Lowest\$
KARAKA Incl Lakes & Harbourside						
Feb 24	\$750,000	\$1,099,094	16	61	\$2,780,000	\$635,000
FEB 25	\$1,302,500	\$1,275,156	16	90	\$1,780,000	\$890,000
PAHUREHURE						
Feb 24	\$1,052,500	\$1,062,500	4	76	\$1,180,000	\$965,000
FEB 25	\$825,000	\$777,500	4	61	\$840,000	\$620,000
PAPAKURA SUBURB						
Feb 24	\$782,000	\$788,278	45	80	\$1,550,000	\$500,000
FEB 25	\$817,107	\$821,448	26	81	\$1,220,000	\$410,000
OPAHEKE						
Feb 24	\$970,000	\$1,239,722	9	94	\$3,950,000	\$661,500
FEB 25	\$1,030,000	\$1,067,929	7	50	\$1,947,500	\$700,000
ROSEHILL Incl Parkhaven Estate						
Feb 24	\$770,000	\$955,667	9	47	\$1,950,000	\$590,000
FEB 25	\$830,000	\$872,016	5	138	\$1,223,000	\$525,080
TAKANINI Incl Longford Park & Conifer Grove						
Feb 24	\$826,000	\$891,311	20	41	\$1,565,217	\$616,000
FEB 25	\$920,934	\$986,911	24	71	\$2,600,000	\$610,500
WATTLE DOWNS						
Feb 24	\$1,161,000	\$1,082,571	7	64	\$1,355,000	\$630,000
FEB 25	\$940,750	\$945,850	10	36	\$1,225,000	\$752,000
THE GARDENS						
Feb 24	\$1,280,000	\$1,302,400	5	37	\$1,445,000	\$1,175,000
FEB 25	\$1,170,000	\$1,170,000	1	50	\$1,170,000	\$1,170,000
PAPAKURA WIDER DISTRICT						
Feb 24	\$815,000	\$899,191	103	68	\$3,950,000	\$460,000
FEB 25	\$840,000	\$998,711	98	91	\$5,150,000	\$517,000

CURRENT BANK LENDING RATES

Bank	Floating	1 year	2 year	5 year
ANZ	6.89%	5.29%	4.99%	5.99%
ASB	6.89%	5.25%	4.99%	5.79%
BNZ	6.94%	5.29%	4.99%	5.79%
Kiwibank	6.75%	5.19%	5.19%	5.89%
TSB	6.89%	5.19%	4.99%	5.89%
Westpac	6.99%	5.29%	4.99%	5.39%
Best Rate	6.45% Co-operative Bank	5.19% TSB & KiwiBank	4.99% 9 x Banks	5.39% Westpac

Info from mortgage.com.au as at 16 Mar 2025. Red equals increased rate, Black equals the same rate, Green equals reduced rate (compared to last month) In no way is this display to be taken as an endorsement of any of these Banks

REINZ -FEBRUARY 2025 PROPERTY REPORT

National Highlights

6,287

TOTAL PROPERTIES SOLD

▲ 3.4% year-on-year

\$772,000

NZ MEDIAN SALE PRICE

▼ 2.4% compared to last year

54

NZ MEDIAN DAYS TO SELL

▼ Up 3 days year-on-year

Auckland Median Price

\$1,010,000

AUCKLAND MEDIAN SALE PRICE

▼ Down 0.5% year-on-year



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