



FEBRUARY 2020

DATES FOR YOUR CALENDAR

2nd February - Waitoki Hands On Family Service

2nd February - KCPC Rumble in the Jungle Event

8th February - Waitoki Village Market

4th February - Wainui School Term 1 Begins

14th February - Valentines Day

27th February - Waitoki Coffee Morning

1st March - Silverdale Pioneer Village Children's Day

If you have a date for the community calendar? Get in touch with: contact.the.newsletter.editor@gmail.com and make sure it's in for the next edition of The Wainui and Waitoki Watch.

ADVERTISING: SPACE AVAILABLE

Advertise with The Wainui & Waitoki Watch in 2019, the **ONLY** colour newsletter in the area reaching **OVER 1300** homes.

Contact us for more details:
contact.the.newsletter.editor@gmail.com
Phone: 09 4203217

SILVERDALE PIONEER VILLAGE

The Silverdale Pioneer Village will be celebrating Children's Day on **Sunday 1st March. From 10am - 3pm.**

Free entry with a Children's Treasure Hunt, plus indoor and outdoor games from yesteryear and we will be serving our popular Devonshire Teas for \$6 each.

It was a great success last year and is our local contribution to what is an Auckland wide event.



15 Wainui Road Silverdale
www.silverdalemuseum.org.nz
Email: pioneervillage1968@gmail.com

THE WAINUI & WAITOKI WATCH IS PROUDLY SPONSORED BY SIMONE DU BERNARD, LOOIE JAMES AND TRACEY HOWE

SIMONE du Bernard
LIFESTYLE & RESIDENTIAL CONSULTANT
LICENSED REAL ESTATE AGENT REA 2008

P: +64 21 433 965
E: simone.dubernard@harcourts.co.nz
W: www.simone.co.nz

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COMING UP AT WAITOKI COMMUNITY CHURCH

Hands-on Church:
Our end-of-year barbeque and carols made a great end to 2019 and was well attended with folk coming from Kaukapakapa and Wainui.

We commence 2020 with a Hands-on Family Church service at a Waitoki on the first Sunday of the month, starting 11.00am on 2 February. The programme will include family fun, fresh coffee and muffins, and we'll continue telling the fishy story of Jonah. Everyone is welcome. Contact Andrew Gamman 021 168 2808.

Waitoki Coffee Morning:

The Waitoki Coffee Morning Group meets 10.00am on the last Thursday of each month. A new knitting group has started and this will continue through 2020. Contact Hui Young Han on 021 183 5837



THE Wainui & Waitoki WATCH

FEBRUARY 2020

YOUR LOCAL COMMUNITY NEWSLETTER

HAPPY
Valentine's Day



Get your loved one a special bunch of flowers for Valentines from Annie at Honeysuckle flowers in Waitoki

HONEYSUCKLE FLOWERS

Flowers for any Occasion

Based in Waitoki, Call Annie 027 444 8716
or visit www.honeysuckleflowers.co.nz

Holiday homes:

OWNING YOUR SLICE OF THE KIWIDREAM

Be clear about what you want from your holiday home. Are you buying a holiday home with an eye towards capital gain, do you want to break even or cover your mortgage through rental income, or do you just want a place where you and your family can live the Kiwi dream of endless summers spent at the beach? Be clear about what your expectations are before you start looking.

Find the right property
Finding the right property at the right price can make all the difference if you're planning to rent it or hoping to achieve a capital gain when you sell it one day. Historically the country's most popular holiday rental properties are within easy driving distance of major metropolitan areas, places like the Coromandel, Wairarapa and Bay of Islands.

Shopping around can pay dividends. The latest REINZ data shows that in Paihia, gateway to the Bay of Islands, affordability has increased, with median prices for the three months ending November 2019 13% below the same time last year. Even places like Waiheke Island, Wanaka and Pauanui have seen prices drop back over the past year.

If you want to maximise your holiday home's rental income, look for an area that has year round appeal, like Queenstown or Taupo. Alternatively, you could look in less expensive areas that have strong seasonal appeal, like Ohakune or Gisborne.

Make sure the financials stack up
It can be a good idea to arrange your finance before you begin the holiday home buying process. This will give you a better idea of what price range you can purchase in. It can be beneficial to involve a mortgage adviser to arrange finance on your behalf. A mortgage adviser will assess your personal and financial situation and make an appropriate recommendation. You can discuss the different types of loan structures and interest rates available and because mortgage advisers deal with several different financial institutions, they can provide a range of solutions that best meet your personal circumstances.

If you plan to rent your Bach during peak times, it's possible your rental income may cover most of the mortgage costs if it's in a good location and well presented. Understanding your finance options before you buy will give you a clearer picture of what those costs will be. For most people, buying a beach house or holiday home is about having a place to unwind and create memories with family and friends. Whether or not a holiday home is a good investment ultimately comes down to the value you place on the convenience and familiarity of owning a little slice of the Kiwi dream.



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