

“TAURANGA HAS EVERYTHING WE NEED”

Despite sampling life in Perth, Western Australia, **Alastair MacLean** and his wife **Elizabeth** ultimately decided to settle down in Tauranga, New Zealand ...

Elizabeth and I had stayed in Christchurch 10 years ago and had always felt we would come back to New Zealand for the relaxed lifestyle and stunning scenery. In 2011, having just qualified as an emergency medical consultant, and with two young children, we decided that if we didn't move now we would always wonder what might have been. Job seeking via websites and agencies gave a couple of job offers, and the deciding factor in location – weather.

Tauranga has uncrowded beaches with lots of sun in the summer. It has a safe harbour for kayaking, kite surfing and fishing, great surf beaches, and is a 40-minute drive from world-class mountain biking in Rotorua. It is New Zealand's fifth biggest city, yet it feels like a town.

SAVING MONEY

As part of my job I was required to work for six months in another emergency department. While this could have been done in New Zealand, the pay in Australia was more favourable, so we moved to Perth.

Had we moved to Perth initially I doubt we would have moved on, although the six months was not quite enough to be relaxed about the kids climbing random trees or exploring disused huts without checking for spiders or snakes first!



The family love NZ's outdoor lifestyle

The Reserve Bank of New Zealand introduced stricter lending criteria which meant we still needed save to reach the deposit level required. At this point we approached a mortgage broker, Mary from NZ Mortgage Solutions.

Mary was extremely helpful and in her knowledge of the banking and local markets was able to get a mortgage pre-approval in principle from a leading New Zealand bank.

“OBTAINING MORTGAGE PRE-APPROVAL ENABLED US TO START HOUSE-HUNTING IN TAURANGA WHILST WE WERE STILL OVERSEAS...”

The primary aim of living in Perth was to save money for a house deposit in order to move back to Tauranga, where the median house is currently around NZ\$454,167 (£233,044). Growth in Tauranga has been 5.1 per cent in the past 12 months. Median house prices in Perth were up six per cent to A\$549,000 (£316,207).

While we were in Perth we kept an eye on properties in Tauranga that were coming to market. We wanted to buy in Matua or Pillans Point, as we liked the primary schools there.

MORTGAGE PRE-APPROVAL

Obtaining mortgage pre-approval enabled us to start house-hunting in Tauranga whilst we were still overseas in Perth. Having Mary on our side, contactable at all hours of the day was critical in getting pre-approval and key to our piece of mind when it came to house hunting.

Buying a house in New Zealand is quick and straightforward. The fees are mainly a lawyer, building survey, valuation and requesting a LIM (Land Information Memorandum) from the local council. It amounts to around NZ\$2,000 (£1,027). Unlike the UK, there is no stamp duty, land tax or capital gains tax!

We have ended up with a four-bedroom, 280 square metre house on a 1,000 square metre plot of land, that has 190 degree views and is just two houses away from the sea. It cost us NZ\$625,000 (£321,208).

Living here enables our kids to scoot to school across quiet roads and I cycle to work along the waterfront! 🇳🇿

■ **Make Mary your first call for a New Zealand mortgage. Call 0800 0517 177; email mary@nzms.co.uk or visit www.newzealandmortgages.co.uk.**



Mount Maunganui, to the north of Tauranga