

A NEW LIFE IN... AUCKLAND

'The City of Sails' attracts many migrants with its relaxed outdoors lifestyle, high quality education and great job opportunities, *writes Mary O'Brien*



Many Aucklanders enjoy an outdoors lifestyle

With its fantastic job opportunities, good climate, stunning natural environment and cosmopolitan centre, it's no wonder that Auckland, New Zealand's largest city, scores highly in liveability surveys.

In 2017 Auckland came third as the best quality of life city in the world out of 450 worldwide cities in Mercer's Quality of Living Ranking, which looks at factors varying from safety and education to healthcare and the economy. Sydney ranked 10th.

The city was also ranked 17th in the world for Monocle's annual Quality of Life survey, making this vibrant city the envy of many larger ones.

Auckland is the region of choice for the majority of new migrants. Its migrant population more than doubled in the past year. New Zealand's annual net migration reached records in January 2016 to 65,900 with over half this migration into NZ's largest city. Approximately 1,570,000 people live in Auckland, around a third of New Zealand's population.

Auckland has a comfortable climate with temperatures averaging between 20 to 25 degrees Celsius during the summer and 10 to 15 degrees Celsius during the winter.

The agreeable weather helps many people to enjoy an outdoors lifestyle here, and there are great opportunities to get involved with sport, from swimming and boating, to fishing and walking.

EDUCATION

Once you have an idea of where you wish to live in Auckland, then finding a school for your children will be the next priority. Many people from overseas come to Auckland especially for the high quality education. Schools in New Zealand >>

generally offer great security with easy accessibility. Education here is of a high standard and is compulsory between the ages of five and 15-years-old. On average, Primary School is for children aged from five to 11, Intermediate School between the ages of 11 and 12 and High School between the ages of 13 and 17.

After High School, there is a choice between studying at university for a degree or to study for a trade and obtain an apprenticeship through UNITEC, a New Zealand technical institute.

School starts on or around 1 February and ends on the first week in December with Christmas summer holidays being the long break in the academic year.

Most children live within walking distance of their school. In Auckland, the area where you live, the School Zone, depicts which school you can attend and can make a difference to the cost of your rent or value of your property.

HEALTHCARE

When you arrive in New Zealand and



Downtown Auckland, an idyllic sight at sunset

“AROUND 32 PER CENT OF ALL NEW ZEALAND BUSINESSES ARE BASED IN AUCKLAND”

have found a suburb in which you plan to live, then registering with the local doctor should be your next step. There are both Public and Private Hospitals in New Zealand. Public Hospitals, like the NHS in the UK, are free but with long waiting lists sometimes required, so most people take out private medical insurance when they arrive for this reason.

To prevent any delays in medical treatment at a Public Hospital, it is

recommended to join a private health fund which can be organized privately, or by your employer.

JOB OPPORTUNITIES

A large percentage of all New Zealand businesses are based in Auckland. This reflects in its growing population, and as a result, the city has more than half the country's labourforce living there, who are employed in the property, business services, manufacturing, retail and wholesale trades.

Employees in Auckland generally work hard, but this is balanced with a relaxed lifestyle. The income level is much higher here than the rest of the country, but so is the cost of living.

Economists have even described Auckland as 'The Super City' because its strong employment and population growth has encouraged retail spending.

Higher and lower skilled jobs attract a big demand in Auckland. There has been a decrease in apprenticeships recently, with more demand for skilled and trainee workers with good educational pathways.

For job and salary information visit www.career.govt.nz, also www.workandincome.govt.nz/find-a-job and www.newzealandnow.govt.nz/work-in-nz/nz-jobs-industries. Immigration New Zealand's website at www.immigration.govt.nz/migrant is also useful.

The jobs that are most in demand at the moment are in construction, engineering, education, health and social services and

oil and gas. For an indication of typical salaries for jobs visit www.newzealandnow.govt.nz.

The World Bank in 2016 ranked New Zealand number one as the “easiest place in the world to start a business and the world's second easiest country to do business in general”. The Heritage Foundation rated New Zealand the world's third Freest Economy in its 2017 Index of Economic Freedom.

The Forbes “Best Country For Business” in 2016 ranked New Zealand second. These world rankings for New Zealand business reflects on business and living in Auckland, as it performs a large percentage of New Zealand business.

BANKING

There are some very important steps you should take before moving to New Zealand, particularly if you intend to purchase a property when you get there.

First, do set up a New Zealand bank account before you move here. This can be done easily while you are in the UK. Once you have done this, you will find that it is more convenient to send money over to New Zealand, and you will have the immediate use of the account as soon as you arrive.

If you are interested in purchasing a property in New Zealand, do phone a reputable mortgage broker to find out your financial qualifications of obtaining a mortgage there.

In addition, you will also need a deposit saved for your New Zealand house. The larger the deposit you can provide, the more comfortable the bank feels!

The fixed term interest rates vary from 4.59 per cent upwards while the standard variable rate is around 5.75 per cent. New Zealand banks require a minimum 20 per cent for owner occupiers and up to 40 per cent deposit on Brit investors subject to immigration/personal situation and affiliated or living with a New Zealander as an applicant.

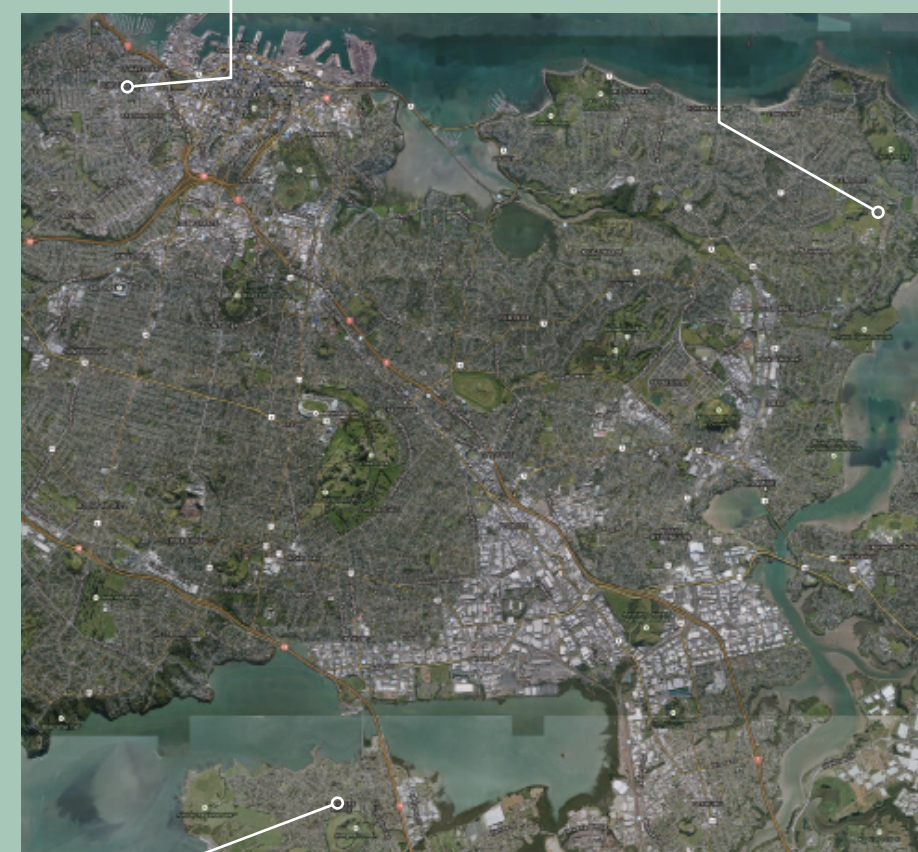
In New Zealand there is no stamp duty, land tax and the legal and registration fees amount to NZ\$1,500 (£787). 🇳🇿



A colonial cottage in Ponsonby



Beachside living in Takapuna



Map: www.googlemaps

Looking out northwards from Mangere Mountain over Southern Auckland



What can I buy in Auckland?

Whatever lifestyle you are after you are sure to find the perfect property here...



COUNTRY LIFESTYLE RIVERHEAD, AUCKLAND

Just 30 minutes drive from Auckland's CBD this unique and head-turning newly built home has been finished without compromise. A 10 year Master Builders Guarantee gives buyers confidence in the workmanship and standard that has been dedicated to creating this outstanding home. The property features several living areas, a chef's kitchen with butler's pantry and European appliances, four generous bedrooms and gorgeous bathrooms. The multiple outdoor living zones create a wonderful lifestyle experience. For offers over NZ\$1.7 million (£922,581).

Premium.co.nz/22719



BRING YOUR BOAT! WHANGAPARAOA, AUCKLAND

This gorgeous property is located 30 minutes north of Auckland's CBD. Features include a spacious open floorplan, lush landscaped pathways, hidden decks and a bar. Bring your boat and anchor it at the bottom of your garden, breakfast on your choice of decks overlooking the amazing harbour. Entertain your friends in the free flowing living area with its gourmet kitchen. There are three bedrooms, plus a self-contained downstairs bedsit/studio and panoramic views from every room. For offers over NZ\$1.8 million (£976,850).

Premium.co.nz/9526



WHERE TO LIVE

There are plenty of suburbs in Auckland offering proximity to great beaches, schools and other amenities...

Choosing the ideal location to move to is your next big consideration, so do try and do as much research of your own before you go, looking into factors such as the climate, job situations, rent and property prices for that area.

If you have children, you also need to bear in mind the school zones of different areas. Locations that are in good school zones are usually more expensive with rental and property prices. The average Auckland house price is NZ\$1,039,000 (£559,661). Here is a quick guide to the main areas to live in Auckland...

CLOSE TO THE CBD

Trendy historic heritage houses can be found in suburbs close to the city, such as Herne Bay, Ponsonby, Parnell and Westmere. There are also apartment buildings in the CBD. Good schools nearby include Epsom Girls Grammar, Mount Albert Grammar, Westmere School, as well as Marist and St Pauls Catholic Schools. An example of a median house price for Westmere would be NZ\$1,882,650 (£1,014,096).

EASTERN SUBURBS

The Eastern Suburbs are an ideal location to live as these are close to Waitemata Harbour, with beaches, restaurants, cycleways and parks nearby. A good suburb is Mission Bay, which is a seven kilometres scenic waterfront drive to CBD. There are good schools here – Selwyn College High School and St Thomas Primary, as well as private schools like Sacred Heart. Mission Bay is a prime property location with the median price being NZ\$1,759,450 (£947,714). In comparison to other countries like Australia this “coastal” lifestyle is good value for money.

WESTERN SUBURBS

With the new billion dollar expansion to the road system in this area, these suburbs are becoming increasingly popular,



Properties with sea views in Mission Bay

especially for those purchasing existing and brand new properties. This is a “green belt” area of Auckland with the Waitakere Ranges nearby as well as a marine reserve and harbour inlets.

The suburb of Waterview, for example, is eight kilometres from the CBD. It offers great proximity to all motorways and large shopping centres. It is within one kilometre of UNITEC (tertiary institution) and has great schools close by, such as Mount Albert Grammar, Western Springs College, Avondale College and Waterview Primary. The median house price here is NZ\$956,950 (£515,401).

NORTH SHORE

This area is located on the other side of the harbour bridge, and many of the properties here benefit from close proximity to beautiful beaches.

The North Shore is particularly popular with families as well as professionals. There is a good range of amenities here, including a hospital and Auckland’s most popular shopping centre (Albany).

There are high standard schools such as Takapuna Grammar, Westlake High, Rangitoto College, Carmel College (Catholic). There are also great parks and beaches, dining and nightlife. Many people commute by ferry or bus to Auckland daily. The median house price for North Shore City, as of September 2017, varies with Glenfield at NZ\$866,600 (£466,616) and Takapuna at NZ\$1,634,750 (£880,222).

SOUTH AUCKLAND

This is a diverse area, with different types of properties, infrastructure and education. Property is not as pricey as the rest of Auckland with areas like Manukau City having a median house price of NZ\$897,957 (£483,517) and Franklin having a median house price of NZ\$663,080 (£357,044), as of September 2017.

Auckland housing has experienced growth of 0.80 per cent in the past 12 months (as at September 2017 in the latest *QV Report*) taking the median price here to NZ\$1,039,066 (£599,523).

Recommended websites to view for property are www.nzherald.co.nz, www.realestate.co.nz and www.trademe.co.nz. For housing values visit www.qv.co.nz.



■ Mary O’Brien is director of New Zealand Mortgage Solutions Sydney and Auckland. She has helped many people from the UK obtain their loan from a choice of reputable New Zealand banks and have “peace of mind” before they leave UK and when they arrive in NZ. Tel: 0064 22 162 5131. Web: www.newzealandmortgages.co.uk