



**TERRY RYAN**  
REAL ESTATE

Awarded #1 Lugton's Agent for 2011/12/13/14  
Awarded #1 Lugton's Residential Agent 2015/16  
Awarded #2 Lugton's Residential Agent 2017/18/19

# Opening Doors ...

Who would have thought after all we have been through this year that the real estate market is not only holding up but in some cases going ahead. We came out of lock down being involved in 9 sales in the first two weeks and have been busy ever since. The incredibly low interest rates and lower stock levels are definitely helping prices though buyers are having to jump through more hoops to secure bank loans. Auctions are gaining popularity again where we are seeing cashed up buyers returning to the auction rooms over the last couple of weeks. How long this activity will last is anyone's guess with elections and government subsidies coming off in the coming months. If you are considering selling, why wait for Spring when there is more competition for buyers to choose from.



## WINTER 2020

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## 2021 CALENDARS

It's that time of year again when we need to plan the printing of our Terry Ryan calendar. We often get a positive response from clients that receive these in December for the following year. What we require from you is a simple - **YES** please I would like to continue receiving a calendar or **NO** thank you if you don't want to receive one. If we don't hear from you, we will consider that you do not want to receive one. Please email [kimberley.wright@lugtons.co.nz](mailto:kimberley.wright@lugtons.co.nz) or phone her on 027 855 0550 with your response before 31<sup>st</sup> August.



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**Lugton's**

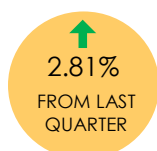
ALWAYS THE BEST RESULT FOR YOU

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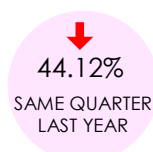
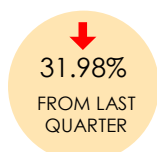
## SALES STATISTICS

The median house price for the April-June quarter has gone up nearly 14% from the same quarter last year. Interestingly, the June median price hit a new high of \$660,000, up 17.85% on June 2019, which is huge. However the sales have taken a dive due to Covid-19 though they are recovering well with a number of multiple offers on properties and strong numbers attending open homes.

**Hamilton**  
**Median House Price**  
 Apr-Jun 2020  
 \$647,000



**Hamilton**  
**Number of Sales**  
 Apr-Jun 2020  
 162



## ROUND THE BRIDGES

It's time to take advantage of the **Super Saver offer** for this fantastic Hamilton event. Register online before 31st August - \$20 adult, \$10 for under 20s.

<https://roundthebridges.co.nz/entry-info/>



@terryryanrealestate



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## INTEREST RATES

Interest rates are at historical lows which is definitely helping the buyers though the banks criteria has changed quite a lot. Most banks are requesting extra days to confirm finance as they want to check job security, debt and some need registered valuations. I would suggest any buyer check with their bank or mortgage broker on what is required before they present an offer or to seek pre approved finance.

### Current Interest Rates (23Jul20)

Floating Rate	3.40%
1 year fixed	2.55%
2 years fixed	2.69%
5 years fixed	2.99%

## ANNUAL AWARDS

How time has flown by. It was a great honor to achieve third place for the company in the recent annual awards at the Atrium and be recognised for 20 years of service at Lugtons. Thank you to those who have made this possible through continued support, loyalty and referrals. I am truly grateful to you in being part of our success in the real estate business.

Best regards

*Terry*  
 Terry Ryan