

# Start here. Grow over time.

## A simple look at how your first home can support your next step.

These homes are designed to support everyday life – now and into the future.  
For many buyers, they also represent a first step into long-term property ownership.

### Example purchase

Purchase price	\$729,000
Deposit (10%)	\$72,900
Loan	\$656,100

### Market growth

#### Over time

New Zealand residential property has historically seen long-term growth in the range of 4-6% per annum. At a conservative 5% growth rate:

AFTER 5 YEARS

**\$930,000**

ESTIMATED GROWTH

**+\$201,000** 

#### Estimated equity after 5 years

**\$245,000**

Indicative estimate based on assumed 5% annual growth

Over time, this position may provide options. Some owners choose to use their equity to support the purchase of a second home, while retaining their first as a rental.

#### Designed for flexibility

Low-maintenance construction, functional layouts, and strong Christchurch demand support long-term rental appeal.

**\$650-\$720** | **per week**

Estimated based on current market conditions

## Financing your purchase:

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All figures are indicative only and provided for illustrative purposes. They are based on assumed growth rates, rental estimates, and lending scenarios, and do not constitute financial advice. Actual outcomes may vary. Buyers should seek independent financial and legal advice. Plans and specifications may be subject to change.