

NEW YEAR RESOLUTIONS: LOOKING AHEAD TO 2025

Written By
Rebeca Barnes

rebeca@getitmortgages.co.nz

The last couple of years have been a time of “bunkering down and weathering the storm.” For many, the focus was on maintaining stability in uncertain times. But with 2025 just around the corner, it’s time to shift gears. The “Survive to 25” mindset is on its way out, and a new era of opportunity is emerging in the property sector.

CONFIDENCE IS GROWING

There’s a noticeable resurgence of optimism in the market. Homeowners are starting to explore ways to make their equity work harder, considering investments that once seemed out of reach. Banks are also responding to the ongoing reduction in the OCR by lowering their test rates by up to 1.5%. This means funding is becoming more accessible, unlocking possibilities for both first-time buyers and seasoned investors.

SEIZE THE OPPORTUNITY

With these changes, 2025 could be the year to take bold steps in the property market. Whether you’re looking to buy your first home, expand your portfolio, or fund your next big project, preparation is key.

Start by speaking with a mortgage broker to understand your options and secure a pre-approval for lending. This simple step offers several advantages:

Clarity: A clear budget helps you narrow down your property search and ensures you’re looking at realistic options.

Confidence: With a pre-approval in hand, you’re positioned as a serious buyer, which can make all the difference in a competitive market.

Control: Knowing your limits gives you the power to act quickly and strategically when the right opportunity arises.

BE READY TO ACT

As the property sector gains momentum, being prepared will set you apart. Start the conversation early to explore what’s possible. From first-home buyers to seasoned

property investors, having a trusted mortgage broker by your side can make all the difference. The journey to achieving your property goals doesn’t have to be daunting. With the right advice and a clear plan, 2025 can be the year you thrive, not just survive.

GET IT MORTGAGES

With years of experience transitioning from a major bank to mortgage brokering, Rebeca brings a wealth of knowledge and expertise to help with all your lending needs. Whether you’re a first-time home buyer, an investor, or looking to refinance, Rebeca is here to guide you every step of the way.

Starting the conversation early is key. By planning ahead, you’ll be in the best position to take that next step confidently. Rebeca will work closely with you to assess your unique situation, find the best lender for your needs, and navigate the process from start to finish.

WHY WORK WITH A MORTGAGE BROKER?

Rebeca’s access to a wide range of lenders across Aotearoa New Zealand allows her to tailor solutions to your specific requirements. Unlike banks that offer limited options, mortgage brokers have the flexibility to match you with a lender whose policies align with your goals.

Here’s a common myth busted: **Mortgage brokers are paid by the banks.** That means there’s no cost to you for engaging their services. So if hesitation about fees is holding you back from picking up the phone, you can set that worry aside and reach out with confidence.

TAKE THE FIRST STEP

The journey to achieving your property goals begins with a conversation. Whether you’re exploring your options or ready to take action, Rebeca is here to help you understand your opportunities and find a solution that works for you.

Reach out today and start the conversation—your next move could be closer than you think.

REBECA BARNES
GET IT MORTGAGES

+64 21 100 5891
Rebeca@GetItMortgages.co.nz

