

Market Overview

NZ | Released July 2026

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LJ Hooker



No boom in sight, but downside risks aren’t huge either

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Executive Summary

The past few months have been unusually volatile in terms of the economic uncertainty created by the US-Iran conflict, with the Reserve Bank also having now started its move to get the official cash rate back to a more neutral level. Even so, amidst this variable environment, a lot of the key housing market indicators have continued to trend sideways.

Starting with property sales activity, we've now seen modest falls each month of 2026 so far (compared to the same month in 2025), with total volumes over the first half of the year down by around 4-5%. These aren't huge declines, but they nevertheless highlight the cautious attitudes that still prevail amongst buyers and sellers.

Indeed, with new listings flows ticking over each week, the sluggishness of agreed sales at the other end of the pipeline means that the total stock of listings available on the market remains elevated. We're not seeing many vendors having to capitulate, but buyers nevertheless hold a lot of the pricing power in these conditions.

As such, property values aren't really going anywhere either. At the national level, values have been broadly flat so far this year, although there is slight nuance around the regions. Auckland and Wellington, for example, have continued to see modest drops in values, whereas other key markets (such as Christchurch) have edged higher, alongside some provincial areas.

Of course, although this might be disappointing for some property owners and sellers, conditions remain favourable for buyers. Certainly, first home buyers are still going from strength to strength, accounting for a rising number of deals and also a record high market share of more than 28% in Q2. Key areas where prices have fallen significantly, such as Auckland and Wellington, have even higher shares of FHBs than the national figure.

On the other hand, mortgaged multiple property owners – including 'Mum and Dad' investors – are showing renewed signs of caution. Some will be wary of weak rents and rising operating costs (such as council rates), as well as the looming election – which could see a broad-based capital gains tax imposed, as well as the possibility of interest deductibility being phased out again.

Speaking of rents, it's been an unusually weak phase over the past 12-18 months, as net migration and demand growth for property have remained sluggish, but at the same time the physical stock of dwellings has continued to rise. This has also meant that even though property values have been subdued, rental yields haven't risen/improved much. That being said, there are now just a few hints starting to come through that the rental downturn might have ended – although a fresh spike in rents doesn't seem particularly likely either.

Looking ahead, the wider economy will have a key role to play in how the housing market evolves. The longer the US-Iran conflict lasts, the greater the inflation pressures will tend to be, necessitating further rises in the OCR and mortgage rates. Of course, the conflict will also tend to restrict economic growth and the labour market too – ultimately limiting inflation – but in the meantime this will also weigh on house sales and values.

All in all, having previously looked likely to rise from around 90,000 in 2025 to perhaps 100,000 in 2026, we now think property sales might only stay stable this year – not a terrible result, but certainly weaker than previously anticipated. This will tend to keep the stock of listings elevated, and a flat result for property values this year also seems on the cards.

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Property Values

Nationwide Overview

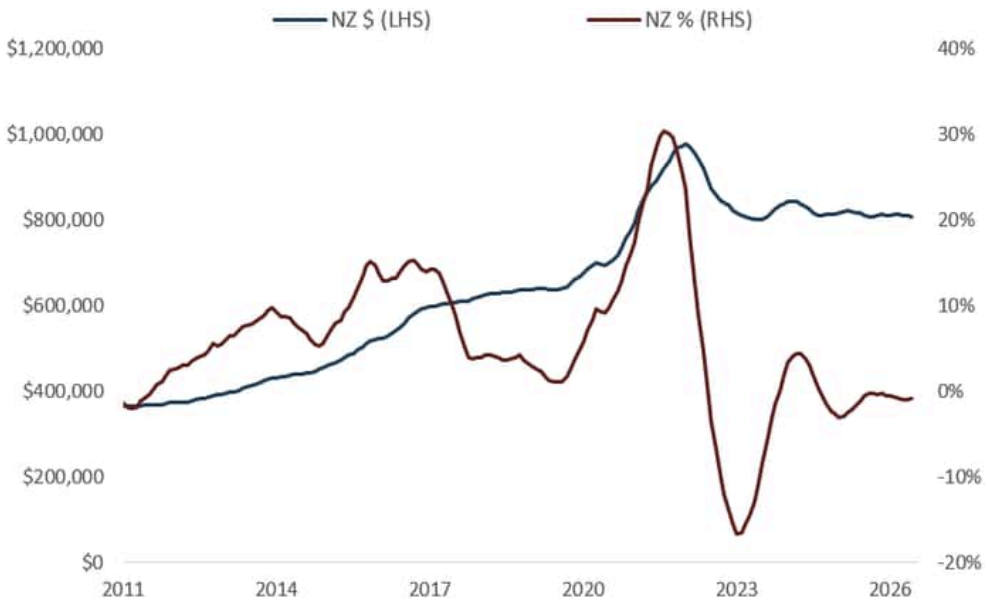
It's been another sluggish few months

The Cotality hedonic Home Value Index (HVI) showed that national median property values edged down by -0.2% in June and they've also dropped by -0.8% over the past three months as a whole. Key markets such as Auckland and Wellington remain soft (down by -1.3% apiece since March), whereas Christchurch has increased by a subtle 0.4% in the past three months.

Of course, this broadly flat picture for property values comes as no surprise. It's been a quarter dominated by US-Iran uncertainty, slower economic growth, higher inflation, and some increases in mortgage rates. Meanwhile, the stock of listings on the market remains elevated and buyers tend to hold the balance of power when it comes to pricing.

That being said, if the peace deal proves lasting, then there will tend to be upside for sales volumes and property values as we get further into the second half of the year. Indeed, mortgage rates have already dropped to some extent recently. But uncertainty is ever-present, so a clearer or stronger property upturn is probably a story for 2027, if and when jobs growth recovers.

NZ average property values



Source: Cotality

LHS = left hand side/axis
RHS = right hand side/axis

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Property Values

Auckland & Northland

Subdued sentiment and continued growth in Auckland's physical dwelling stock (i.e. more townhouses) are still weighing on values, with the super-city having drifted down by around -1.1% so far in 2026 and -2.8% over the past 12 months. The overall drop from the peak still sits at -23.6%, with North Shore a bit less than that, but Waitakere weaker.

In Northland, Far North continues to face challenges, with median values edging down by -0.3% since March and by -1.6% over the past year. Whangarei is also down by -0.3% in the past three months, although 'only' -1.1% since June last year. By contrast, Kaipara has seen a rise in median values of 1.1% in the past three months, although the annual change is still -0.7%.

Waikato & Bay of Plenty

Recent patterns in Waikato Region have been patchy, with the Hauraki and Waikato Districts seeing median values drop by around -2% since March. Thames-Coromandel has also drifted lower (-0.5%), as have Waipa and South Waikato (by -0.4% apiece). Hamilton has managed to stay flat in the most recent three months but is still down by -1.4% since June last year.

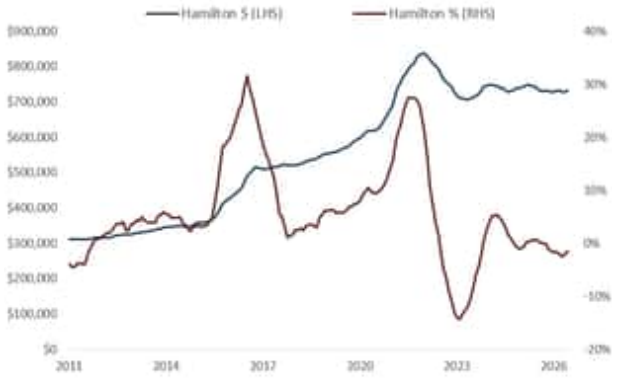
To a degree, Bay of Plenty's property market is a little more resilient than some other areas, but not by much. Indeed, Taupo (-0.9%) and Whakatane (-0.6%) have seen median values dip a little in the past three months, but Rotorua has edged slightly higher and Kawerau is up by 1.5% since March. Elsewhere, Tauranga and Western Bay of Plenty are up slightly year-on-year (1-1.5%).

Auckland average property values



Source: Cotality

Hamilton average property values



Source: Cotality

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Property Values

Wellington & Manawatu-Whanganui

It's been a continuation of sluggish value trends around the wider Wellington region lately, with Upper Hutt, Lower Hutt, Wellington City, and Masterton all seeing falls of around -1% or more since March. Apart from South Wairarapa, each sub-market is also down by at least -1% in the past year too, with falls from the peak still sitting at between -22% and -27%.

Manawatu-Whanganui's property market is a mixed bag, with falls since March of at least -1% in Whanganui and Horowhenua, but modest growth in Tararua and Palmerston North, as well as a 0.9% rise in Manawatu District. Palmerston North is up by 1.2% in the past year, but Whanganui has only been flat, as well as Manawatu and Horowhenua down by -3% to -4%.

Canterbury & Otago

Although it's not in a boom, Canterbury's property market is still amongst the most resilient in the country, with Hurunui and Mackenzie both lifting by more than 1% since March. Waimakariri, Christchurch, Selwyn, and Ashburton have remained steady or slightly up. Right across the region, annual changes in values are in the vicinity of +3-4%.

Otago is showing some patchiness, with Queenstown actually down by -0.7% in the three months to June, and Dunedin edging lower by -0.2%. But Clutha has been flat and Central Otago slightly higher. Each of these sub-markets across Otago has also seen values rise by between 2% and 4% in the past year, which is not a boom, but still stronger than many other parts of the country.

Wellington average property values



Source: Cotality

Christchurch average property values



Source: Cotality

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“Activity is trending sideways

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Sales Volumes

Nationwide Overview

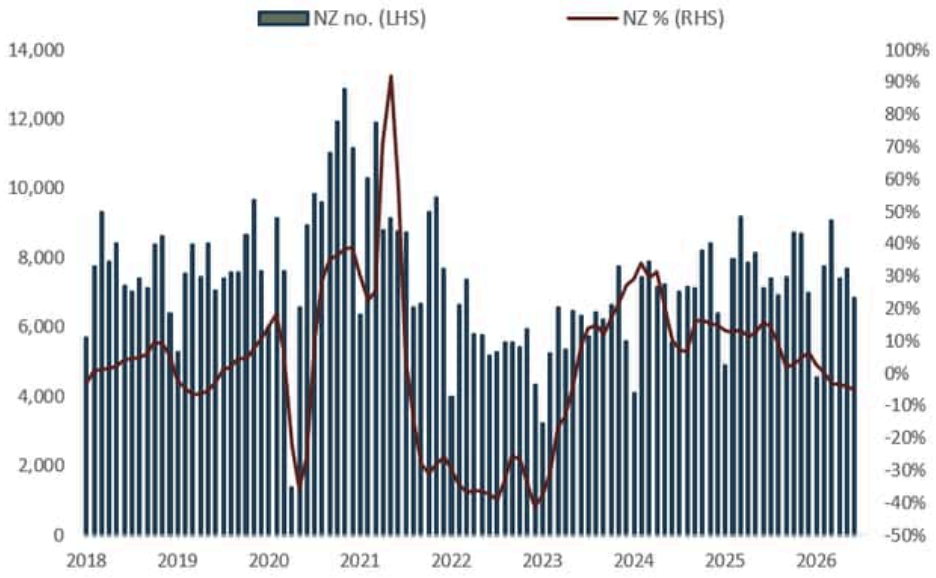
Market activity is still treading water

The volume of property sales across the country in Q2 was around 5% lower than the same period a year ago, which continues the sluggish results from Q1 (-3%). To be fair, activity in raw terms is still at roughly its normal levels. But after two years of consistent growth in 2024 and 2025, the subdued first half of 2026 marks a new phase of caution from both buyers and sellers.

Indeed, at the start of 2026 we had been anticipating that sales volumes may continue rising from a calendar year total of around 90,000 in 2025 to perhaps as many as 100,000 this year. But given the muted figures for Q1 and now Q2 (hence a lower starting point) – as well as continued economic uncertainty, an OCR rise, and a gradual upwards drift for mortgage rates – sales volumes may actually do well to hold at around 90,000.

It's worth noting that vendors aren't generally 'forced sellers' at present, given that most mortgage-holders are keeping their jobs (unemployment has tended to be felt most amongst younger people), hence they can hold on for a while. But buyers know they don't need to rush either. This caution on both sides of the equation may keep sales volumes trending sideways in the coming months.

NZ sales volumes



Source: Cotality

LHS = left hand side/axis
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Sales Volumes

Auckland & Northland

Auckland's subdued market turnover levels have certainly been a key contributor to the soft results at the national level, with the super-city's volumes down by nearly 10% in Q2 (compared to the same time last year). Sellers aren't rushing to any great degree, although buyers can also take their time in a market where listings remained elevated.

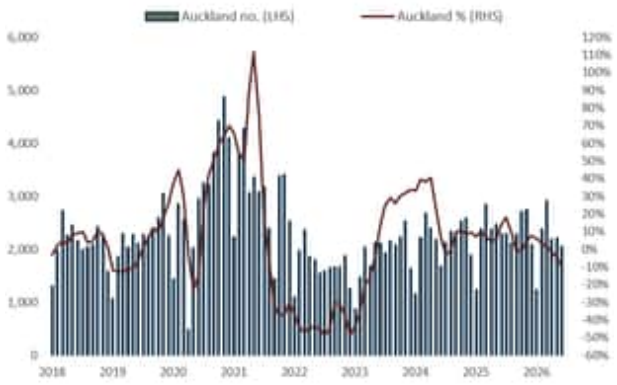
Sales activity in Northland has also been patchy so far this year, with Far North seeing some fairly solid growth, but volumes in Kaipara down slightly by 1% in Q2 (compared to the same time in 2025), and Whangarei falling by 11%. That said, Whangarei saw solid gains in Q1, so the drop in Q2 may just be a timing issue rather than a genuine slowdown.

Waikato & Bay of Plenty

Sales volumes have eased across the Waikato Region in the past few months, with Waipa seeing a nearly 19% annual rise in Q1 but 'only' 2% in Q2, while Waikato District saw activity fall by almost 10% in Q2. Hamilton's sales volumes have also been trending gradually downwards, with a drop of around 1% in Q1 and close to 4% in Q2.

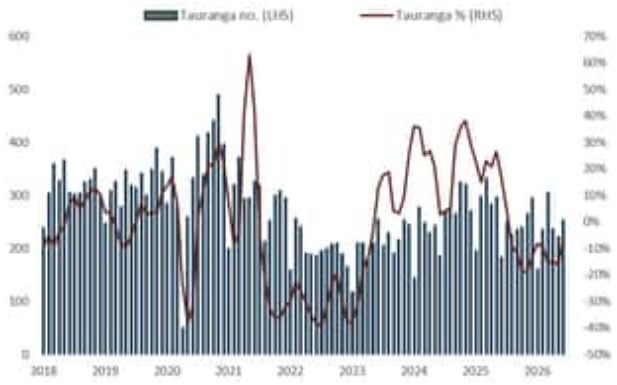
Sales activity in Bay of Plenty has generally been part of the wider weakening trend around the country, with volumes in Q2 in Tauranga down by around 7% from the same period in 2025, and Western Bay of Plenty dropping by 12%. After a significant fall in Q1, however, Rotorua actually managed a slight lift in sales in Q2 of around 3% from a year ago.

Auckland sales volumes



Source: Cotality

Tauranga sales volumes



Source: Cotality

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Sales Volumes

Wellington & Manawatu-Whanganui

The Wellington Region has softened in terms of sales activity so far in 2026, with the City itself seeing a decline of 5% annually in Q1 and 9% in Q2. Kapiti Coast has been even more subdued, with activity falling at annual rates of 18-19%, and Upper Hutt down by more than 25% in Q2. Lower Hutt dropped in Q1, but it did sneak a small rise in sales volumes in Q1 of 3%.

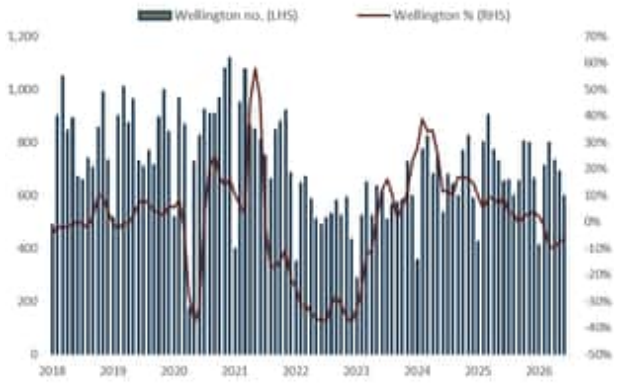
Manawatu-Whanganui's property sales volumes have been variable over the first six months of the year, with Palmerston North seeing a small rise in Q1, but then a 5% annual drop in Q2. Whanganui was down 3% in Q1 but then rose by 7% in Q2. Elsewhere, Horowhenua's sales activity lifted by an annual 9% in Q1 but eased down by 2% in Q2.

Canterbury & Otago

Variability is evident across Canterbury, with sales volumes in Q1 in Christchurch down by 3%, followed by a 1% annual dip in Q2. Selwyn saw volumes lift a little in Q1, but they eased down 1% in Q2. However, Timaru recorded a 3% rise in activity in Q2, with Waimakariri increasing by 2%, and Ashburton seeing an 8% rise in sales (after 5% in Q1).

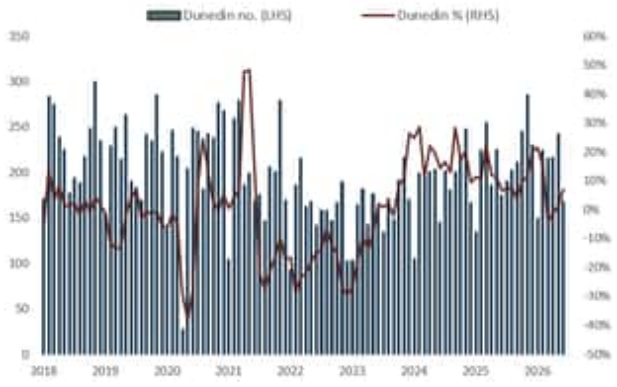
Otago is also seeing a mixed start to the year for sales activity, with Dunedin's volumes down by 4% in Q1 (compared to the same period in 2025), but up by 7% in Q2. Queenstown saw a 13% rise in Q1 but now a 9% fall in Q2. Central Otago also slowed significantly in Q2 (-25%), but Clutha saw a solid 25% lift in sales volumes in Q2 compared to a year ago.

Wellington sales volumes



Source: Cotality

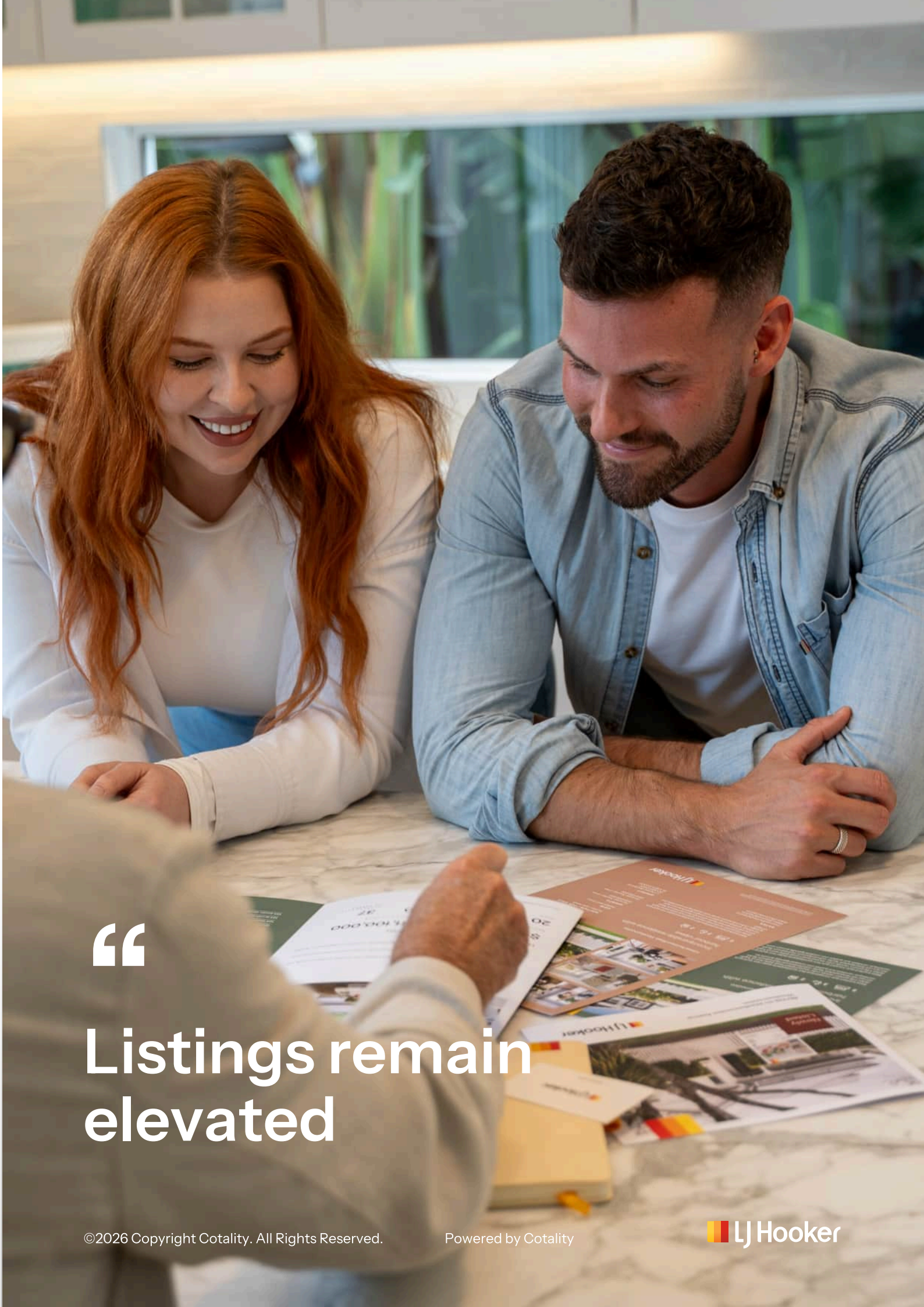
Dunedin sales volumes



Source: Cotality

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Listings remain elevated

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Sale Listings Volumes

Nationwide Overview

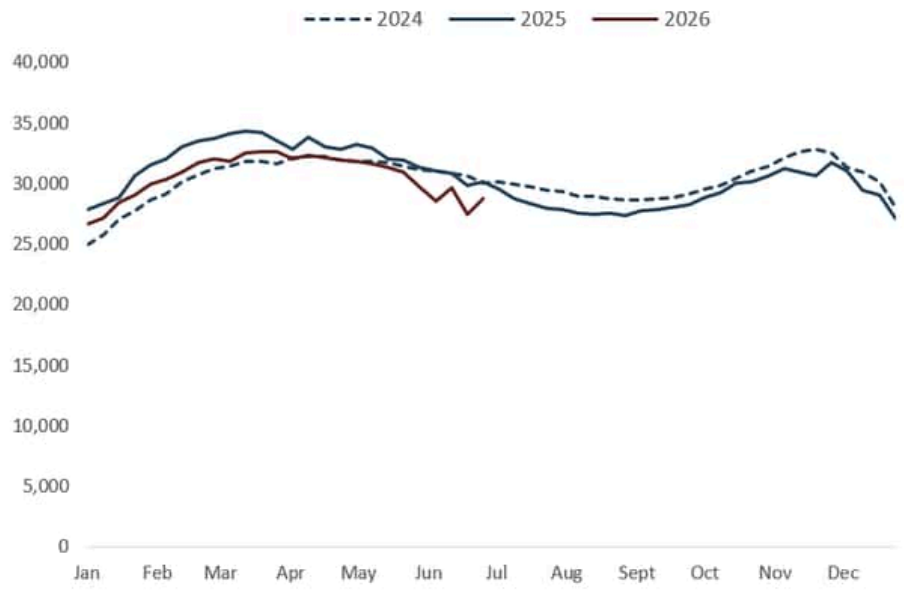
Buyers continue to have plenty of choice

The weekly flow of new property listings coming onto the market has remained fairly normal for the time of year in the past few months as we now sit firmly in the usual Winter lull. Typically new listings pick up again towards the middle of August.

Yet with sales volumes having remained sluggish in recent months, the stock of listings available on the market is still elevated. Indeed, listings are only around 5% less than the multi-year highs seen in 2024 and 2025, and still about 35% above the average level (for the time of year) over 2019-23.

In other words, buyers still generally hold the balance of power when it comes to price negotiations, and we're seeing this show up in broadly flat property values. A lasting US-Iran peace deal could see sales volumes lift a bit in the coming months (hence reducing listings), but this year's election is looming too, which will tend to push down on property market activity in the lead-up to November.

NZ sales listings



Source: Cotality

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Sale Listings Volumes

Auckland & Northland

The weekly flow of new property listings coming onto the market in Auckland has been steady through the past few months, meaning that stock levels haven't really shifted too much either. For the time of year, they're the lowest since 2023, but still around 15% above the average for the five-year period from 2019-23.

If anything, new listings flows each week in Northland have been a little soft over the past few months, meaning that stock levels have perhaps eased down a bit more than some other parts of the country. But they still remain above 2019-23 levels for the region as a whole. In Whangarei, itself, however, the market is looking more balanced in terms of buyer vs seller power.

Waikato & Bay of Plenty

There's still been a fairly solid weekly flow of new listings coming onto the market in the Waikato Region recently, although total stock levels have eased a little lower (as they always do during Winter anyway). The region's listings on the market are the lowest since 2023 but only a bit less than 2024-25, and still 40-50% above the 2019-23 average.

Weekly new listings flows of property coming onto the market have been a bit lower than normal recently in Bay of Plenty, and the sales achieved at the other end of the pipeline have brought down the stock on the market to a degree. Rotorua still has a relatively high amount of choice for buyers, but Tauranga has tightened with available listings trending downwards.

Whangarei sale listings



Source: Cotality

Rotorua sale listings



Source: Cotality

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Sale Listings Volumes

Wellington & Manawatu-Whanganui

The wider Wellington area has recently seen a relatively high flow of new properties being listed each week and stock levels remain elevated accordingly. Indeed, the stock of property available to buy around the region is currently the highest it's been (for the time of year) at any stage over 2019-26. It's still firmly a buyer's market.

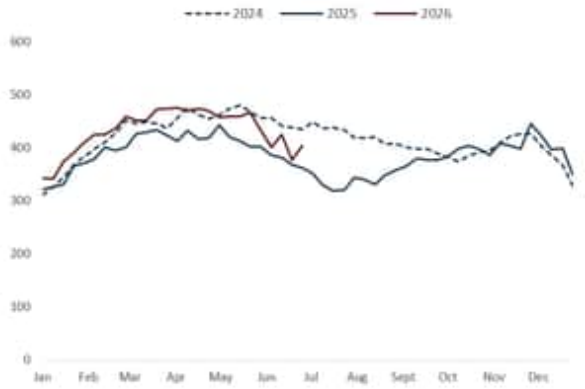
New listings flows over the past few months have ticked along at a fairly normal level across Manawatu-Whanganui although the stock of listings available on the market has still remained fairly high. In Whanganui itself, listings on the market continue to hover at the highest levels for 7-8 years, although Palmerston North has tightened a bit (albeit from a high level).

Canterbury & Otago

New listings flows have been pretty strong across most parts of Canterbury in recent months and the stock of property listed on the market has also remained quite high. Indeed, it's very similar to the historically elevated levels seen this time last year and around 6% above 2024 levels. Christchurch itself is showing a similar trend, meaning buyers still have plenty of choice.

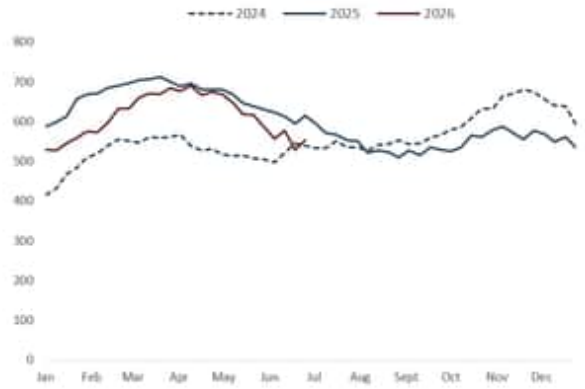
The Otago Region has also seen a fairly solid flow of new property listings coming onto the market lately, but agreed sales at the other end of the pipeline have largely absorbed the new listings. Stock on the market in Dunedin is only down by around 2% from this time last year (itself a high level), but Queenstown has tightened to the tune of around 10%.

Palmerston North sale listings



Source: Cotality

Queenstown sale listings



Source: Cotality

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Rents may be finding a floor

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Rental Prices and Yields

Nationwide Overview

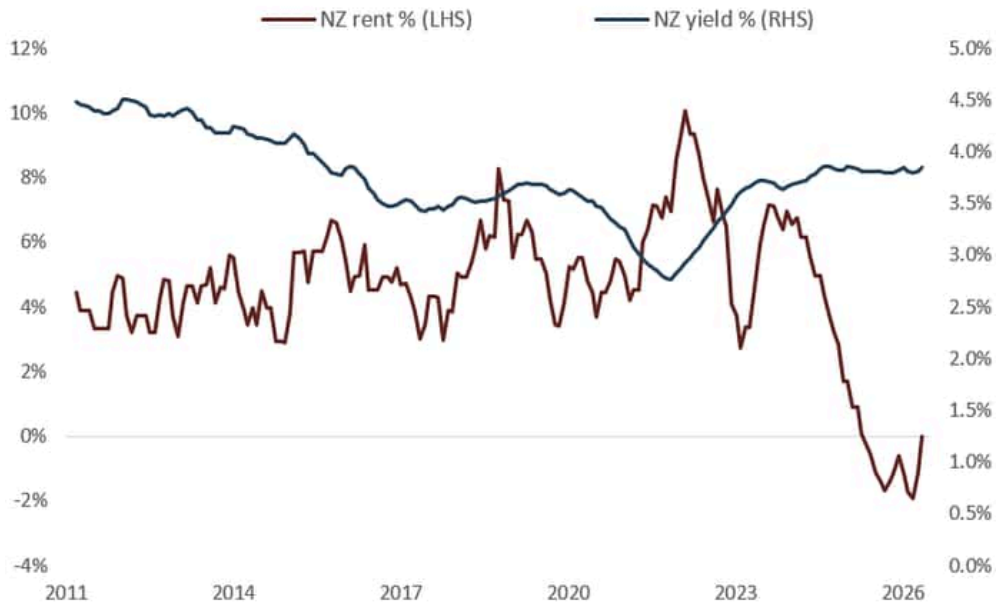
There are hints rents are bottoming out

MBIE's data from the bonds system shows that national rental growth (year on year) was 0.0% in the three months to May, the first time it's not been in the negatives since April last year. In other words, this was the first time a fall has been avoided in 13 months.

To be fair, this isn't clear evidence yet that an upwards trends is about to begin, especially since the level of rents is still a little elevated compared to household incomes, and that the physical stock of dwellings has risen recently compared to our population.

But even so, after the recent falls in rents, affordability for tenants is now less of a barrier than it has been for some time. In addition, net migration is slowly rising – albeit from a low base – gradually adding some more demand to the rental sector. All in all, a fresh boom in rents seems unlikely, but the recent downturn may at least be coming to an end.

NZ rental growth and yields



Source: Cotality, MBIE

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RHS = right hand side/axis

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Rental Prices and Yields

Auckland & Northland

The median weekly rent in Auckland over the three months to May was $647, which represents a drop from a year ago of -0.5% or around $3. This obviously isn't a huge fall, but it does highlight the economic caution that currently prevails in the super-city, as well as the continued pipeline of new townhouses being delivered. Gross yields in Auckland currently stand at 3.2%.

Northland's rental market is a mixed bag at present, with median weekly rents in Whangarei ($592) basically flat from a year ago, and Far North also relatively stable. But Kaipara has been stronger, with median rents ($617) up by nearly 11% from a year ago. Falls in property values in Whangarei mean that gross rental yields have risen a bit, to 4.3% (a touch above its average of 4.0%).

Waikato & Bay of Plenty

The rental market in the Waikato Region has been variable lately, with key markets such as Hamilton and Waikato district either flat or only slightly up over the past year, but Waipa seeing median rents ($640) rise by nearly 7%. Hamilton's gross rental yields sit at around 4.1%, in line with their own average, but a little above the national figure of 3.8%.

Bay of Plenty's rental market is showing some degree of resilience to the wider subduing forces, with the median stable or slightly higher over the past year in Rotorua and Western Bay of Plenty, and up by almost 2% in Tauranga to $710. Gross rental yields in Tauranga sit at around 4.0%, with Rotorua comfortably higher at 4.7%.

Auckland rental growth and yields



Source: Cotality, MBIE

Tauranga rental growth and yields



Source: Cotality, MBIE

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Rental Prices and Yields

Wellington & Manawatu-Whanganui

The rental market across the wider Wellington area is currently one of the weakest in the country – or most in favour of tenants – with the City itself seeing median weekly rents ($587) drop by around 2% from a year ago, with a fall of around 1.5% in Upper Hutt, about 2% in Porirua, and a touch more than 2% in Lower Hutt. This means that even though property values are also falling, yields are low.

There's a bit of variability across the Manawatu-Whanganui Region, with rents over March-May down by about 4% in Horowhenua, but only slightly lower in Whanganui (-0.4%), and actually up by around 1% in Palmerston North. Gross yields in the region are strong, including 4.7% in Palmerston North and 5.4% in Whanganui (both above their own averages).

Canterbury & Otago

The Canterbury Region is a mixed bag for rents at present, with Timaru seeing an annual fall of 2.9% in the three months to May, with Ashburton dropping by 3.0%. By contrast, Christchurch edged up by 0.6%, with Selwyn at 1.3%, and Waimakariri at 1.5%. At 4.1%, gross rental yields in Christchurch are below their own average (4.4%), but still above the national figure of 3.8%.

Broadly speaking, Otago is proving resilient at the moment, with rents in Central Otago up by more than 8% in the past year, Clutha by around 5%, with Dunedin and Queenstown more subdued but still showing a little growth (between 0.5% and 1.0% annually). At 4.4%, Dunedin's gross yields look around normal, but Queenstown is still tight (as usual) at 2.3%.

Whanganui rental growth and yields



Source: Cotality, MBIE

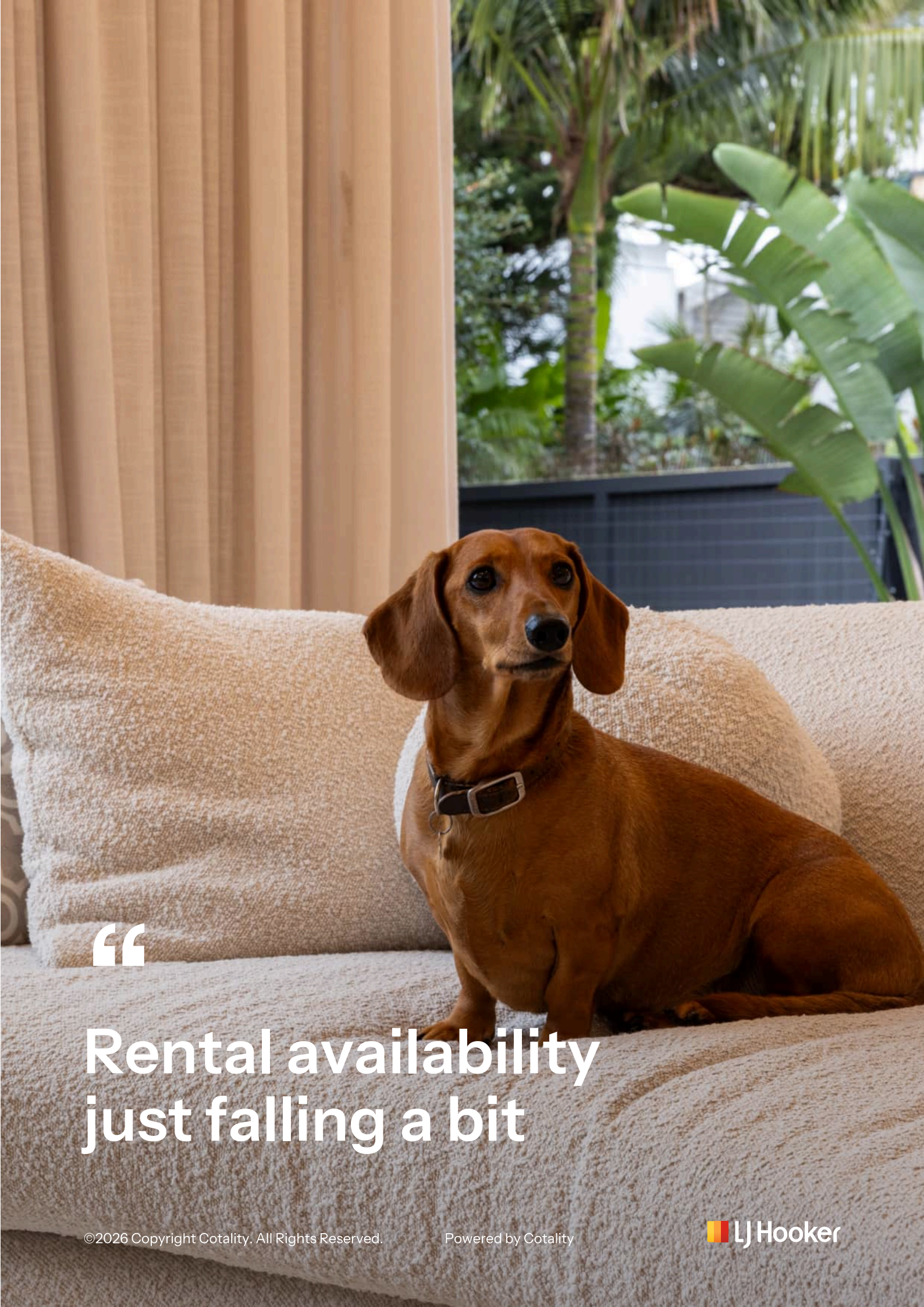
Christchurch rental growth and yields



Source: Cotality, MBIE

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Rental availability just falling a bit

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Rental Listings Volumes

Nationwide Overview

Supply/demand for rentals is balancing out

After a significant rise in available rental listings on the market in 2024, stock levels gradually dropped away again throughout 2025 and remain relatively low now. To be fair, the flow of new rental listings coming onto the market each week has remained fairly steady, so the fall in stock levels seems to reflect greater absorption by tenants – perhaps because market rents have dropped and so active demand has accelerated.

Indeed, on the MBIE bonds data, rents nationally are down by around -1% over the past year, with Auckland seeing a -2% decline, and both Wellington and Lower Hutt down by around -4%. That said, Dunedin has lifted by around 4%, Tauranga +2%, with Christchurch and Hamilton broadly flat. These conditions seem favourable for active tenant demand.

Looking ahead, it'll be interesting to see how investors' purchasing activity reacts to the election lead-up and aftermath. In particular, if we see a change of government and a rise in property taxes, relatively fewer investors may end up buying properties, which could dampen the supply of new listings coming to the market and ultimately create a bit of upwards pressure on rents.

NZ rent listings volumes



Source: Cotality

LHS = left hand side/axis
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Rental Listings Volumes

Auckland & Northland

If anything, the weekly flow of new rental listings hitting the market in Auckland has been below normal in the past few months, and with tenants still absorbing properties, the total stock of available listings has flat-lined. Indeed, the data suggests that some kind of tenant/landlord balance has been restored, which may set the scene for rent falls to end in the short term.

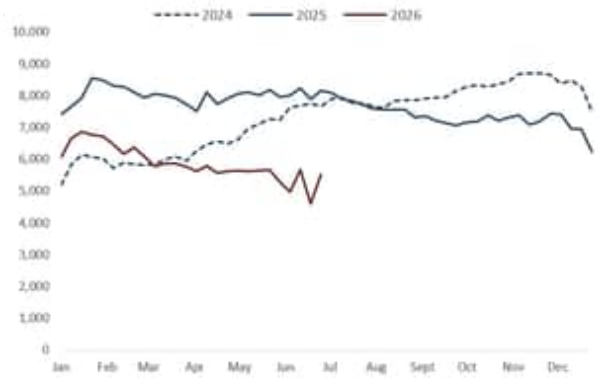
The new weekly flow of rental listings hitting the market lately has been elevated in Northland, and this has kept the stock of available rental properties a bit higher than some other parts of the country. Indeed, although the region's current stock of available rentals is below 2024-25 levels (for the time of year), it's around 35% above the 2019-23 average.

Waikato & Bay of Plenty

In the Waikato Region, the weekly flow of new rental listings hitting the market has been running at relatively normal levels in the past few months, with the stock of available properties stabilising as tenants soak up some of the listings. Hamilton's stock of listings, for example, is around 30-35% below where it was this time in both 2024 and 2025.

New rental listings flows have recently been solid across Bay of Plenty and the total stock available on the market has edged higher. Stock levels are down 5-10% from this time in 2024 and 2025, but still around 10% above the 2019-23 average. Tauranga's stock levels are running at around normal levels, but Rotorua's balance is still tilted towards tenants.

Auckland rent listings



Source: Cotality

Hamilton rent listings



Source: Cotality

LHS = left hand side/axis
RHS = right hand side/axis

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Rental Listings Volumes

Wellington & Manawatu-Whanganui

Wellington's rental market remains in favour of tenants too. The new weekly flow of rental listings coming onto the market has been fairly solid in recent months, and stock levels remain sufficient. Admittedly, the number of rental listings on the market around the wider region is down from 2024 and 2025, but still about 5% higher than 2019-23 average.

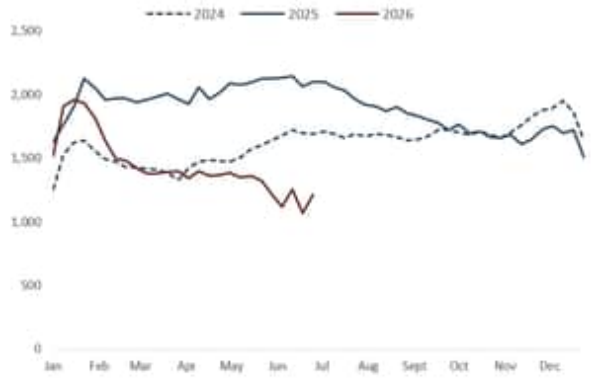
The Manawatu-Whanganui region has also had a steady flow of new rental listings hitting the market in recent months and stock levels remain elevated – down a bit from 2025 levels (for the time of year) but still above anything seen over 2019 to 2024. In Whanganui itself, there are actually more rental listings currently available than last year, which was an already-high level.

Canterbury & Otago

The new weekly flows of rental listings coming onto the market remain relatively normal across the Canterbury region, and stock levels have broadly stabilised – around 25% lower than this time in both 2024 and 2025. The figures for Christchurch itself are very similar to the region-wide results, although Ashburton and Selwyn Districts have a reasonable amount of rentals on the market.

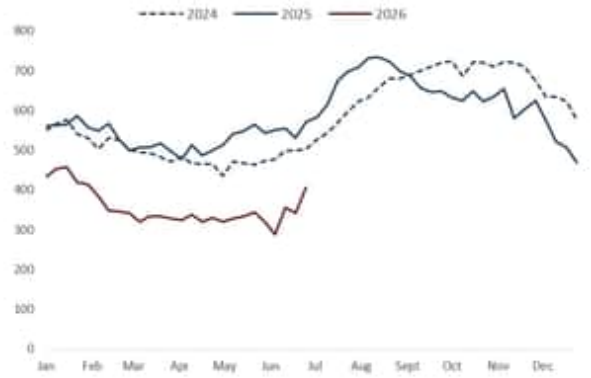
The Otago Region is seeing a steady flow of new rental listings coming onto the market each week, but they appear to be getting soaked up by tenants, so the stock available is fairly flat – down from 2024 and 2025, but in line with 2023. Dunedin's market may be slightly tilted in favour of landlords at present, but Queenstown is perhaps a little more balanced.

Wellington rent listings



Source: Cotality

Dunedin rent listings



Source: Cotality

LHS = left hand side/axis
RHS = right hand side/axis

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