## **NPIA**



#### **Northland Property Investors Association Newsletter**

This Month's Meeting: Wednesday 27th April 2016

Committee Meeting: 5:30pm

#### **Event Starts:**

7.00pm Mix' n Mingle

7:20pm Sponsor's Promotions

7.30pm Guest Speaker Presentation

#### Where:

**Distinction Whangarei,** (formerly known as Kingsgate Whangarei), in the **Hatea Room**,

9 Riverside Drive, Whangarei.

Free parking! Bar & restaurant (bookings essential).

#### **APRIL 2016**

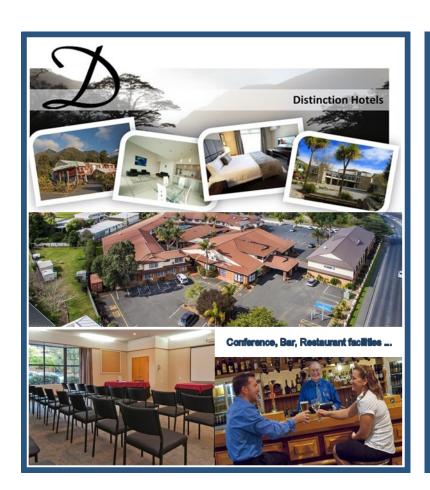
### **MEMBERS** NOW

NEED TO BRING THEIR CURRENT NPIA MEM-BERSHIP CARDS TO IN-SERT IN THE PLASTIC NAME TAG HOLDERS!

NOTE: Monthly meetings are open to NPIA Members AND invited guests (2 free visits per guest sponsored by any NPIA member).

Email:

npiacontact@gmail.com



#### In This Issue...

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   Chamber of Commerce
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### This Month's Event



## Tony Collins CEO Northland Chamber of Commerce

"Our aim is to make doing business in Northland easier, more successful and to promote a vibrant and healthy business community."

Tony will give an outline of projected economic growth for Northland along with an update of the Commercial and Retail sectors.

### **Upcoming Events**

## **Barry Reiher**

Founder/Director of Evo Holdings "What's trending in Northland Development"

Barry is the founder of Evo Holdings. He has 30 years experience in land development, engineering and farming. Past projects have included large scale commercial and industrial developments through to design and build residential and lifestyle sections.

Evo Holdings focuses on creating a great sense of place by developing sustainable living environments that offer an enviable lifestyle for residents, with an emphasis on environmental care, practical local knowledge and outstanding land development experience.

If you are considering subdividing, adding a second dwelling or if you have questions relating to boundary changes, combining Lots and Subdivision, this speaker is a must!



#### **TENANT WATCH**

If you wish to check whether a prospective tenant is possibly not desirable to rent to, members are encouraged to search their name on the *Ministry of Justice, Tenancy Tribunal website,* select 'Tribunal Orders' tab.

Tenants who have been brought before the Tribunal and lost will have that decision lodged on the online Tribunal Orders register, it stays there for up to 3 years.

http://www.justice.govt.nz/tribunals/tenancy-tribunal

There is also a recent Tribunal Order case where the tenant took the land-lord to the tribunal for renting them a house contaminated by 'P'. You can view this decision by visiting the above site and typing in the following case No. 15/06955/NK, dated 16th March 2016.

Remember to use a tenancy agreement where tenants are required agree to credit and reference checks. This your first safe guard.

#### Help us help you — tips for members!

If you or change your residential and/or email address, please advise us at the time so we can send our newsletter and NZ Property Investors Magazines to the correct address. We also need to know when you change your email address to ensure you can continue to login and access Members Only areas and resources on NZIPF and NPIA webpages, i.e. your current email address needs to match the NZPIF database one. Contact: <a href="mailto:npiacontact@gmail.com">npiacontact@gmail.com</a>

### NZPIF Media Releases... (Excerpts from 24th March to 4th April)

#### News from JULIE GORDON NPIA SECRETARY

A recent (March) Tenancy Tribunal ruling has the landlord paying \$7500 as compensation for tenants who unknowingly moved into a meth-contaminated property. The PM (who was also unaware) didn't do a baseline test. The adjudicator (M Benvie, Auckland)'s final comment was "Any landlord who, in 2015 or 2016, rents out his or her premises without having it tested for methamphetamine contamination at the commencement of the tenancy is taking on a large risk in a number of respects". It is fairly clear from this & speaking to TT staff that this is now the expected norm for landlords. I know the IPMA (Independent Property Managers Assn) recommend their members to be doing this testing as 'standard' practice. I hope that helps in your decision making. So, not just from a Health & Safety point of view, but prudent practice it makes sense to do so. I hope this helps. TT case off the MOJ web site. The case number is 15/06955/MK dated 16 March 2016.

#### **NEW BUILDING INFORMATION WEBSITE**

Building and Housing Minister Dr Nick Smith today announced the launch of a new website, <a href="www.building.govt.nz">www.building.govt.nz</a>, to make information on regulation of New Zealand's \$25 billion a year building industry more accessible. "This new website is about making better quality information more accessible to the public and industry on the regulatory requirements for residential and commercial buildings. It is part of the modernisation work we need to do to ensure our buildings are well designed and well-built and that they met the requirements of the building code," Dr Smith says. <a href="http://www.scoop.co.nz/stories/PA1603/S00422/new-building-info-website-launched.htm">http://www.scoop.co.nz/stories/PA1603/S00422/new-building-info-website-launched.htm</a> - 24 March

#### **UNCLAIMED BONDS REACH 2 MILLION**

MBIE has revealed that 2million in bonds is unclaimed each year but \$220 million is paid out. The Tenant Protection Assn asks if enough is being done to contact tenants and give back the money. Andrew King is interviewed and points out that some of this money is due to be returned to landlords too. <a href="http://www.stuff.co.nz/business/78199970/2m-of-tenancy-bonds-left-unclaimed-each-year">http://www.stuff.co.nz/business/78199970/2m-of-tenancy-bonds-left-unclaimed-each-year</a> - 25 March

#### TENANTS WANT QUALITY BUT IT IS DRIVING UP PRICE.

An article about the increase in demand and rentals in the Waikato. Also mentions landlords responding to demands from tenants for warm, dry houses. Daryl Fisher and Jeremy Baker are interviewed. Jeremy says a lot of the movement in cost of rentals is because rental houses are being improved. http://www.stuff.co.nz/business/78186087/tenants-want-quality-driving-up-price - March 26

#### HNZ TENANTS ORDERED TO PAY MORE THAN \$51,000 FOR P DAMAGE

Housing New Zealand is seeking more than \$50,000 from P-using former tenants who have contaminated state houses. Two Tenancy Tribunal rulings have ordered two former tenants to pay more than \$51,000 because of damage wreaked by methamphetamine. <a href="http://www.nzherald.co.nz/northern-advocate/news/article.cfm?c">http://www.nzherald.co.nz/northern-advocate/news/article.cfm?c</a> id=1503450&objectid=11613254 – 29 March

#### BUILDING CONSENTS FOR MORE BIGGER AND MORE EXPENSIVE HOUSES

Today's **building consent data for February** has brought some new high-water marks. The total value of new residential dwellings consented last month was \$926 million, which was the highest ever monthly value of new dwelling consents. But overall, the average size of dwelling units is getting smaller while the average value being consented is rising. This obviously means the cost per square metre is rising fast. In fact, in January 2016, it exceeded \$2,000/m2 for the first time ever on a national basis. In February it reached \$2,050/m2 which is +11% higher than the same month a year ago. It is hard to say that \$2,000/m2 builds an affordable place to live. And that is on top of land prices, which are the essential driver of "house prices". <a href="http://www.interest.co.nz/property/80819/building-consent-levels-are-points-new-tough-reality-it-top-end-supply-constrained - 30 March">http://www.interest.co.nz/property/80819/building-consent-levels-are-points-new-tough-reality-it-top-end-supply-constrained - 30 March</a>

#### STATE HOUSE PUSERS: ONE STRIKE AND YOU'RE OUT

NZ First press release .State house tenants who choose to smoke or make methamphetamine should be kicked out for life, says New Zealand First. "The rule must be one strike and you're out," says New Zealand First Spokesperson for Social Policy Darroch Ball. "Hundreds of state houses have been contaminated by methamphetamine and are sitting empty. It's a national disgrace. "At present tenants removed from a state house for P contamination can be back in a state house within as little as 12 months. "We cannot allow state houses to be used for criminal activities. That behaviour comes at the expense of the taxpayer to the tune of tens of millions of dollars for clean ups and hundreds of honest families on state house waiting lists. <a href="https://www.scoop.co.nz/stories/PA1603/S00490/state-house-p-users-one-strike-and-youre-out.htm">https://www.scoop.co.nz/stories/PA1603/S00490/state-house-p-users-one-strike-and-youre-out.htm</a> - 31 March

#### HOUSING MARKET THREAT TO FINANCIAL STABILITY

But back in NZ the Reserve Bank, prudential regulator of our banks, has effectively declared NZ's banks safe from a major dairy derived disaster. Remember about \$38 billion or 10% of their lending is to the dairy sector. If we accept the Reserve Bank's conclusion from its dairy stress test, then domestically only one sector banks lend to can be considered a threat to financial stability. And that sector, of course, is the housing market. My argument is that if as it clearly is, housing is the biggest domestic threat to NZ's financial stability, banks should be holding more capital against their housing loans.http://www.interest.co.nz/opinion/80760/gareth-vaughan-argues-if-we-look-banks-housing-loan-exposure-financial-stability - 31 March

#### POSSIBILITY OF POTENTIAL NEGATIVE EQUITY FOR COASTAL PROPERTY OWNERS

Coastal property owners and bankers will eventually face insurance problems and the potential for negative equity because of rising sea levels, the Parliamentary Commissioner for the Environment has warned. Commissioner Jan Wright told Parliament's Local Government and Environment select committee on Thursday that she was calling on Finance Minister Bill English to set up a working group to address the economic and fiscal risks of the inevitable rise in sea levels as a result of climate change. <a href="http://www.interest.co.nz/news/80848/parliamentary-commissioner-environment-says-banking-industry-and-insurers-very-focused - 31 March">http://www.interest.co.nz/news/80848/parliamentary-commissioner-environment-says-banking-industry-and-insurers-very-focused - 31 March</a>

#### TONY ALEXANDER TALKS ABOUT SOME IMPACTS ON THE HOUSING SHORTAGE

Tony Alexander, BNZ Chief Economist, discusses the Auckland housing market and the theory that that as the proportion of a housing stock owned by investors rises there will be a tendency for the proportion of the stock left unoccupied to rise and therefore for any given population more houses are needed. <a href="http://tonyalexander.co.nz/wp-content/uploads/2016/03/WO-March-31-2016.pdf">http://tonyalexander.co.nz/wp-content/uploads/2016/03/WO-March-31-2016.pdf</a> - 31 March

#### **HOUSING SUMMIT 16 APRIL**

A high-powered line-up of speakers will lead off the first New Zealand Housing Summit on Saturday 16 April. The Summit will confront the housing crisis for low and middle-income families and the government's refusal to take effective action to tackle the crisis. <a href="http://www.scoop.co.nz/stories/PO1604/S00021/high-powered-line-up-of-speakers-for-nz-housing-summit.htm">http://www.scoop.co.nz/stories/PO1604/S00021/high-powered-line-up-of-speakers-for-nz-housing-summit.htm</a> - 4 April

### NZPIF Media Releases... (Excerpts from 4th April to 10th April)

#### **NEW LEGISLATION ON HEALTH AND SAFETY**

Legislative reforms coming into force today will see directors and officers – including landlords and trustees – have increased liability when it comes to health and safety. Colliers International's National Facilities Manager for Real Estate Management (REM), Kane Tarrant, says property owners, managers and body corporate committees are among those with new "Coming into force today is the Health and Safety at Work Act 2015, as well as compulsory Health and Safety at Work regulations. "If you are a property owner or body corporate, under these regulations you are deemed to be a Person Conducting a Business or Undertaking (PCBU) who manages or controls a workplace – and you must follow established, legally-required steps in order to protect the health and safety of those people associated with your workplace." <a href="http://www.scoop.co.nz/stories/BU1604/S00087/new-act-increases-landlords-and-trustees-liability.htm">http://www.scoop.co.nz/stories/BU1604/S00087/new-act-increases-landlords-and-trustees-liability.htm</a> - 4 April See also <a href="http://www.nzpif.org.nz/news/view/57831">http://www.nzpif.org.nz/news/view/57831</a> - April 5, What does the new legislation mean for landlords?

#### **HOUSE VALUES CONTINUE TO RISE**

The latest monthly QV House Price Index shows that nationwide residential property values for March have increased 11.4% over the past year. Values rose slightly by 0.2% over the past three months and are now 35% above the previous market peak of late 2007. When adjusted for inflation the nationwide annual increase drops slightly to 11.3% and values are now 15.4% above the 2007 peak. The average value nationwide is now \$559,492.

http://www.scoop.co.nz/stories/BU1604/S00204/home-values-continue-to-rise-in-many-parts-of-new-zealand.htm - 6 April

#### Massey Affordability Report for March 2016

http://www.massey.ac.nz/massey/fms/Colleges/College%20of%20Business/School%20of%20Economics%20&%20Finance/research-outputs/mureau/home-affordability/HomeAffordabilityReportMarch2016.pdf?

0B8DCEE91247C25DB298E1AD2E9A0A19 - 6 April

#### HOLD ON SUPPLY OF SEISMIC REINFORCING MESH MAY PUT UP BUILDING COSTS

Builders are warning costs could go up and the construction of houses may be delayed now a second big player, **Steel & Tube, has put a hold on supplying its seismic reinforcing mesh.** The mesh has failed Commerce Commission strength tests prompting the company to temporarily stop supplying any more of the product. It has told building stores not to sell already in stock.

http://www.radionz.co.nz/news/national/300856/steel-mesh-hold-could-hit-building-costs - 7 April

#### **CORELOGIC ASSESSMENT OF MARKET CHANGES**

Report by Jonno Ingerson, Head of Research, CoreLogic NZ Ltd. Auckland values have rebounded again after dropping for only two months according to the latest QV House Price Index release. The index had dropped in both January and February meaning that Auckland values had dropped very slightly by 0.8% from the December peak. However the latest results show that in March the index rebounded 0.6%. But let's turn our attention to the rest of our beautiful country. The rapid rise in values in Hamilton and Tauranga since about mid last year has been well documented. Of course it's not just those two cities seeing values driven up by Aucklanders. Read the rest of the report to see how values are rising around New Zealand <a href="http://www.corelogic.co.nz/news-research/item/auckland-rebounds/">http://www.corelogic.co.nz/news-research/item/auckland-rebounds/</a> - 7 April

### NUMBER OF RENTERS GROWING AT NEARLY SIX TIMES THE PACE OF OWNER-OCUPEIRS OVER THE LAST DECADE

Although there are still more households that own in their own home in this country than live in rented accommodation, home ownership is continuing to decline, with the number of renters growing at nearly six times the pace of owner-occupiers over the last decade. The latest household tenure estimates from Statistics NZ show that in the 10 years from the end March 2006 to the end of March this year, the number of households living in their own homes increased by 4.2% while the number of households living in rented accommodation increased by 24.5%.

http://www.interest.co.nz/property/80957/numbers-households-renting-25-last-10-years-while-owner-occupiers-just-42 - 7 April

#### **BIG HOUSES OR SMALL ONES**

It's not just the prices that are out of control. The very sizes of the homes being built in this torrid market are being pulled this way and that by two opposing trends - a demand for bigger and bigger houses and a movement favouring smaller and smaller houses.

http://www.nzherald.co.nz/lifestyle/news/article.cfm?c id=6&objectid=11617874 - 9 April

#### NZ'S WORST PROPERTY BUYS - THE REGIONS UNTOUCHED BY THE PROPERTY BOOM

http://www.stuff.co.nz/business/money/78674407/where-were-2007s-worst-property-buys-in-new-zealand - 10 April

#### LACK OF AFFORDABLE HOMES FOR THE ELDERLY

A conference has been planned in Dunedin this week to discuss the market's ability to provide affordable elderly housing in areas of highest demand. More than 500 planners, resource managers, urban designers and environmental practitioners will discuss lifestyle and care needs of retired people in homes, such as smart assistive technology, video-entry phones and handrails to accessible driveways.

http://www.newshub.co.nz/nznews/lack-of-affordable-housing-for-growing-elderly-population-2016041011#axzz45PlvIPz6 – 10 April

See also http://www.voxy.co.nz/business/5/248486 - 10 April



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Email: mark.loheni@anz.com

## ANZ Property Focus "JEKYLL AND HYDE"

#### **SUMMARY**

Our monthly Property Focus publication provides an independent appraisal of recent developments in the property market.

#### THE MONTH IN REVIEW

The RBNZ cut the OCR by 25bps this month citing global fragilities and declining infl ation expectations; an even lower OCR is on offer. Despite ongoing strong net immigration and low interest rates, the Auckland property market remained in something of a hiatus, with the median days to sell higher than the nationwide average for the fi rst time in nine years. But it's full steam ahead for other regions, with the Wellington market showing notable strength. Annual residential consent issuance hit an 11-year high, but the trend is pointing downwards in Auckland and Wellington. Households are exhibiting leveraging-style behaviour, which looks set to continue for a while yet. That is concerning.

For the full report: <a href="http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/">http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/</a>

If you are taking out a new loan with ANZ, don't forget to mention that you are taking up the NPIA - ANZ Partner Program Offer! NUMBER 200508 - YOU MUST ASK TO SEE MARK LOHENI OR KELVIN PYCROFT AND QUOTE THE ABOVE NUMBER & SHOW YOUR CURRENT NPIA MEMBERSHIP CARD OR YOU WILL NOT BE ELLIGIBLE FOR THE PACKAGE!

<u>PLEASE REMEMBER</u>: FOR EVERY MORTGAGE OUR MEMBERS SIGN UP WITH ANZ PARTNERS PROGRAMME (I.E. PUTS IT THROUGH THE ANZ MOBILE MANAGER) NOT ONLY WILL YOU MOST LIKELY BE ABLE TO GET A BETTER DISCOUNT DEAL THAN THE CURRENT OFFER OF 0.2% OFF THE STD INTEREST RATE, BUT THE ASSOCIATION ALSO EARNS *ANZ PARTNER'S REWARD CREDITS*, THE MORE CREDITS THE MORE WE CAN PURCHASE FOR THE RUNNING OF THE ASSOCIATION OR FOR PRIZES AT EVENTS ETC.

## This month's *Useful links*

http://propertyplusnorthland.co.nz/ article library, latest issue and podcasts.

www.energise.co.nz Web design, Mobile Web Sites, SEO and Online Shops.

http://www.smconveyancing.co.nz/fees.htm Fixed Legal fees

http://www.propertytalk.com/forum/forum.php Excellent resource for Investors

https://www.facebook.com/photo.php?v=10152526137047088
Why Are Auckland house prices so high? Check APIA TV public postings on Facebook

https://mail.google.com/mail/ca/u/1/#inbox/148523b541e59da7 NZPIF latest media releases

http://www.anz.co.nz/commercial-institutional/economic-markets-research/property-focus/ for the latest ANZ Property Focus Report

http://www.nzpif.org.nz/contents/tags/406/political+reports Latest political REPORTS: http://www.nzpif.org.nz/news/view/56798



Residential Property Management Consultant

Scotney Craeg Williams L.L.B. 7 Jackson Crescent, Martins Bay RD 2, Warkworth 0982 09 4255969, 021831535 scotney@tenancypractice.co.nz Tenancy Practice Service offers members a free short phone call for advice should you need it:

0800 483 626

#### scotney@tenancypractice.co.nz

If you need advice the short consult is provided by the association as a member benefit.

TPS also have very effective debt collection which also free provided you have the right clause in your agreements whereby the tenant agrees to all pays debt collection costs relative to the tenancy.

Every week of 2014, you can watch a short free training video relating to the Residential Tenancies Act 1986 and/or Amendment Act, by Scotney Williams:

<a href="http://www.tenancypractice.co.nz/snippet">http://www.tenancypractice.co.nz/snippet</a></a>

### **MEMBER** Benefits

#### **ANZ Home Loan Discounts and Seminars**

- Free Monthly Meetings and Network
- Free Monthly newsletter 10 issues
- Free Veda Advantage Membership
- Free NZ Property Investor Magazine 12 issues
- Central Government Lobbying
- Discounts on Seminar Registrations Free TINZ Membership
- Tax Deduction on membership fee Free listing in NPIA business directory
- Free copy of the Residential Tenancy Act on joining, plus a pack of tenancy forms from MBIE
- Free Tenancy Practice Service Short Consult
- Auckland Property Investors Assn TV video channel discounted subscription.
- Annual conference Guest Speakers, Sponsor discount packs, Bus Tours & Networking
- Core Logic discounted subscription for \$80 per month, usually \$250 http://www.nzpif.org.nz/items/view/57578
- NZPIF benefits, conference, book store, \$20 off Thermotech smoke detectors for sale.
- Networking through the new FB group

 Rebates and discounts from a range of <u>National</u> (NZPIF) Sponsors, Partners and <u>Discounters...</u>

Principal Sponsor: ANZ

<u>Partners</u>: Bunnings, Toshiba Heat Pumps, Infracomfort Infrared Heating, Carpet Court, Unovent., Metro Glass

<u>Discounts</u>: TINZ (Tenancy Information NZ), Veda Advantage, Guthrie Bowron / Dulux Stores, Placemakers, Mitre 10, Harvey Norman, Harvey Norman Commercial Division, Parmco Appliance, Resene.

#### ...and Local (NPIA) Sponsors & Partners:

Dulux Trade, Noel Leeming Commercial, Hubands, Metro Glass, Jennian Homes, Harcourts Just Rentals, Henderson & Reeves Connell Rishworth Smartmove Conveyancing, i-Rentals Ltd *Property Management Systems*.

Your Membership to the Northland Property Investors Association is an investment in your Property Business. Ask at the next meeting. Members receive full access to great discounts on joining and renewing subscriptions.

Want to Join the Northland Property Investors Association? You can link on this web site and use your credit card — <a href="http://northland.nzpif.org.nz/">http://northland.nzpif.org.nz/</a> registrations/join

Please email: npiacontact@gmail.com

#### **Contact Us**

#### **NPIA Committee**

Michael Tasker President 021 388 885 Julie Gordon 021 122 0033 Secretary/Treasurer Gordon Lambeth 021 0337 607 Speakers Committee Member Craig Gordon Dan Simperingham 027 696 3001 Committee Member Dianne Simpson 021 173 6862 Subs/Newsletter Hedley Evans 0274 738 216 Sponsors Manager John Bond 09 438 0680 Committee Member Committee Member Tony Savage 021 393 230



**Northland Property Investors Association** 

P O Box 1640 Whangarei 0140

Email: npiacontact@gmail.com

## NPIA Business Partnerships

## **BRONZE Level Sponso**





## LVER Level Sponsors



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www.hendersonreeves.co.nz



Contact: Ian Reeves

LLB

Director

www.smconveyancing.co.nz

P: 09 430 4350

F: 09 430 6420

A: 96 Bank Street,

Whangarei

## NPIA Business Partnerships...

### SILVER Level Sponsors...





Your investment is in safe hands with Harcourts Just Rentals... Here's why:

- 99.4%\* of our properties are occupied our short vacancy periods ensure you're getting maximum returns on your investment
- 95.1%\* of our tenants pay their rent on time so you can enjoy secure income
- We have a double-layer management service with two dedicated property managers looking after your investment
- Choose from one of three fee structures to suit your individual requirements

Harcourts Just Rentals 2 Okara Drive, Whangarei justrentalsnth@harcourts.co.nz

(09) 438 2054

\* Based on statistics from the October quarter 2015



Roger Raymond i-Rentals Ltd - Property Management Systems

A: P O Box 5068, Whangarei

P: 09 946 0044 M: 027 493 3739

W: i-Rentals.co.n z

## **GOLD Level Sponsors**



## Northland Property Investors Association / Noel Leeming

Northland Property Investors Association and Noel Leeming Whangarei, Warkworth and KeriKeri have partnered to offer current financial members preferential pricing storewide.





Some of our nationally advertised specials may already be at lower prices than the Northland Property Investors preferential pricing offer. However, you will receive the best deal on the day for the product that you choose.

Pricing will be on a cost plus model
All pricing inquiries to be sent to Jas Scrooby – jas.scrooby@nlg.co.nz

commercial

6 The Warehouse Way, Northcote O627 | PO Box 91146, Victoria Street West, Auckland 1142, New Zealand

#### The Dulux Offer





- Northland Property Investors Dulux Trade Cash Account
- Free Tinting
- Free Colour Consultation@ your local GB's or Dulux Trade Outlets
- 2 x free Test Pots for every complete Interior or Exterior re-paint
- Trade Representative: local on site assessment & paint specification for every complete Interior or Exterior re-paint
- Effective cost saving & beneficial paint product recommendations by your local Dulux Key Account Manager
- Recommended Dulux Paint Applicator Clientele, to quote your larger redecorating project, ensuring warranted quality finishes & value for money (optional if required)
  - 30% discount to all NPIA members
  - Present a current NPIA membership card & quote Cash Account No. 128643
     Contact: Mana Mackie, Trade Sales Representative Mob: 021 926 060

Email: mana.mackie@dulux.co.nz



## NPIA Business Partnerships...

## GOLD Level Sponsors...



### Association Member Benefits

#### Minimum 15% off the glass price!

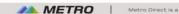
On the labour content of any work we do you will automatically be charged the Trade Rate.

Simply show your NPIA Membership card and enjoy the savings

Metro Direct, 28 Porowini Ave, Whangarei

Open 8am to 5pm weekdays
P: 09 438 9399 E: wha@metrodirect.co.nz





Metro Direct is a division of Metro Performance Glas

## Northland Property Investors Association Jennian Homes

Northland Property Investors Association and Jennian Homes Northland have partnered to offer current financial members preferential pricing.

Discounts only available to NPIA members. To receive your discount, you must show your current NPIA membership card upon first contacting Jennian Homes Northland and deal directly with Brett Yakas. Offer is only applicable to the Jennian Homes Northland Franchise.

#### Jennian Homes Northland

1 Selwyn Avenue, Whangarei **T** 09 459 5408

E northland@jennian.co.nz



Your personality Our expertise



PLEASE CHECK WITH <u>Sarah Blithe</u> at HUBANDS AS TO THE ABOVE OFFER'S STOCK AVAILABILITY.



Know of any other businesses keen to join NPIA? Have them contact us to find out about our...

# NEW Corporate Membership Structure!

Contact Hedley Evans, Sponsors Manager, Mob: 0274 738 216, to discuss which option will best suit your business.