

NPIA



Northland Property Investors Association Newsletter

August 2015

This Month's Meeting: Wednesday 26th August 2015

Committee Meeting: 5:30pm

Event Starts:

7.00pm Mix' n Mingle

7:20pm Sponsor's Promotions

7.30pm Guest Speaker Presentation

Where:

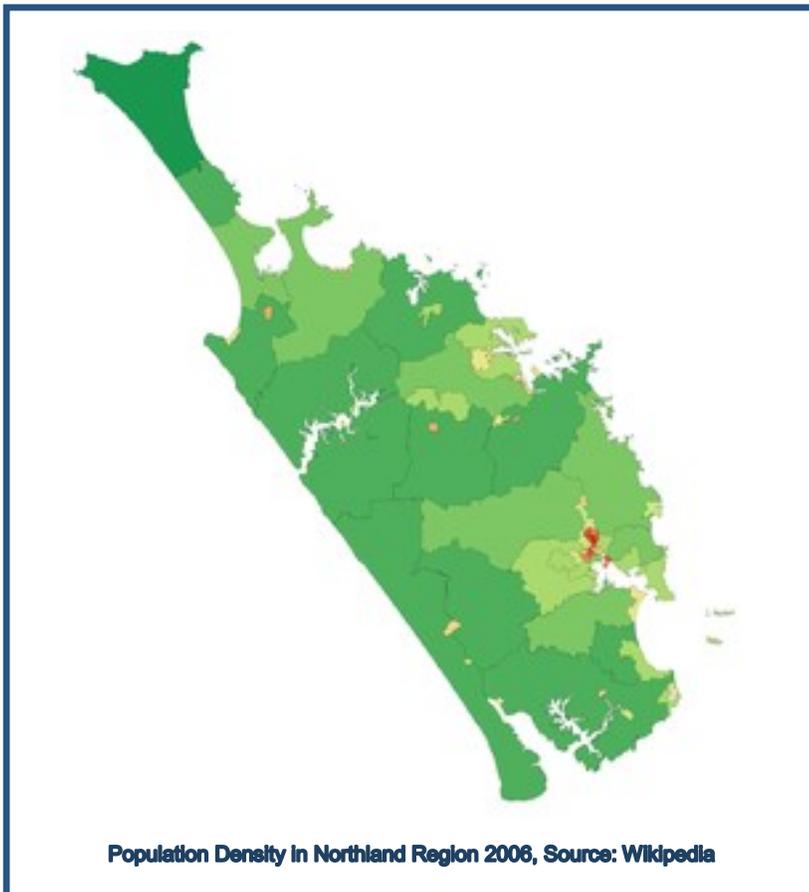
Northland Cricket Training Room, Okara Drive,
Whangarei, North End of Spire Pavilion Car Park.

NEWS FLASH!

MEMBERS NOW NEED TO BRING THEIR CURRENT NPIA MEMBERSHIP CARDS TO INSERT 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



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This Month's Speaker

Anthony Gysberts

Harcourts Whangarei, Optimize Realty Limited MERINZ

Anthony was previously a mobile business manager for New Zealand's largest bank and is now a rising star in one of the largest real estate companies in the country.

He will discuss the latest trends in the housing market. He will also give the step-by-step guide into auctions and multiple offer sales, which are now becoming more common.

If you are thinking of buying or selling in the Northland market, this is the night you do not want to miss!



Upcoming Events

NPIA AGM...

*All nominations for positions on the committee welcome. Please direct enquiries to Julie Gordon, npiacontact@gmail.com
Look out for the newspaper advertisement.*

& GAMES NIGHT!

*Come and play the "Hybrid Real Estate Board Game",
Developed by Kieran Trass and recommended by Ron Hoy Fong!*

"The most FUN and RELEVANT platform for you to practice your way to your real estate investment goals. This enjoyable, challenging and educational board game brings you edutainment" (Education through entertainment). Developed specifically to mirror the trials of building a real estate portfolio in real life, and educate you about the typical Real Estate Cycle, this board game offers a unique and powerful way to practice building a real estate portfolio that achieves your investment goals!"

We have 8 board games and each game can have up to 6 (or more) players!

WARNING! IT IS HIGHLY ADDICTIVE!



TENANT WATCH

Watch out for these tenants do not rent to them.

Members please log in at <http://northland.nzpif.org.nz/> to access this list from the 'members only' library.

If you have someone to add to this list, please email us at npiacontact@gmail.com with 'Tenant Watch' in the subject line.

Thanks to all of the contributors for helping to protect members from bad tenants.

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: npiacontact@gmail.com

LEVEL OF INVESTOR ACTIVITY IN THE HOUSING MARKET ABOUT RIGHT

More than a third of bank lending is going to investors, new Reserve Bank data has revealed. "Rather than show that there are too many investors' buying property right now, the Reserve Bank figures show that the level of investor activity is about right," said Grant Harris, President of the Tauranga Property Investors Association. http://www.nzherald.co.nz/bay-of-plenty-times/news/article.cfm?c_id=1503343&objectid=11491208 – 3 August

SKILLED MIGRANTS GOING TO THE REGIONS

The Wairarapa area is popular among Australian migrants and those from the United Kingdom. And Carterton's mayor says the prospect of more migrants for the area is "wonderful". The Government recently announced measures to entice more migrants to the regions. Skilled workers who take jobs or set up businesses in the regions will be given increased bonus points, which are used to calculate whether residency requests should be approved or denied. Statistics New Zealand data shows 443 migrants arrived in the Wairarapa area in the year to June 2015. Australia was their most common country of origin, with 181 migrants. The next most common place of origin was the United Kingdom, with 89 new migrants. Third equal were the Philippines and Canada, with 20 people each. http://www.nzherald.co.nz/wairarapa-times-age/news/article.cfm?c_id=1503414&objectid=11491591 – 4 August

THE UPSIDE HOUSE PRICE RISK - Rodney Dickens is worried about this (Opinion)

The surge in dwelling sales in the rest of NZ is being driven by a range of factors in addition to flight from expensive Auckland housing: the fall in interest rates; the surge in net external migration that is relevant to most parts of the country and not just Auckland and Canterbury; the doubling of KiwiSaver related grants for first home buyers on 1 April; and probably increased activity by investors in general. As normal the increase in sales has eaten into the stock of property for sale, as reflected in the tumble in the numbers of dwelling for sale ads on [realestate.co.nz](http://www.realestate.co.nz) this year shown in the chart. The surge in the number of sales has resulted in a double improvement in the demand-supply balance in the rest of NZ.

<http://www.interest.co.nz/opinion/76868/it-not-downside-threats-worry-rodney-dickens-upside-house-price-risks> - 4 August

HOUSE PRICES ACROSS THE COUNTRY HAVE INCREASED AT THE FASTEST RATE SINCE 2007.

House prices across the country have increased at the fastest rate since 2007. The latest monthly QV House Price Index showed residential property values for July nationwide have increased 10.1 per cent over the past year. Nationally, the average value of houses was \$527,760, 27.4 per cent above the previous market peak of late 2007.

<http://www.stuff.co.nz/life-style/home-property/70809993/qv-figures-show-house-values-rising-at-fastest-rate-since-2007> - 4 August

POLL REVEALS NZ SELLING STATE-OWNED HOUSES TO AN AUSTRALIAN COMPANY IS UNPOPULAR

The possibility of New Zealand selling state-owned houses to an Australian company is a political hot potato, according to a poll. In June Finance Minister Bill English revealed Australian not-for-profit Horizon Housing is interested in buying as many as 500 state-owned houses in New Zealand. The Nation released results of a Reid Research poll today showing 75 percent of people are against the idea and 21 percent are in favour. Also, 60 percent of National Party voters are against the idea. Read more: <http://www.3news.co.nz/nznews/state-house-sales-to-australia-proves-unpopular-2015080811#ixzz3iiN3BMZB> <http://www.3news.co.nz/nznews/state-house-sales-to-australia-proves-unpopular-2015080811#axzz3iiMoMWIb> – 8 August

HOUSE PRICE EXPECTATIONS ARE HIGH ACCORDING TO ASB QUARTERLY SURVEY

House price expectations have reached their highest level yet according to the ASB's quarterly survey of housing market sentiment. A net 65 per cent of respondents expect house prices to rise over the next 12 months, up from 56 per cent in the previous quarter -- the survey's highest reading since it started in 1996. The bank's chief economist, Nick Tuffley, says: "Stronger sentiment outside of Auckland is likely to be reflecting the easing of lending restrictions for the rest of New Zealand, as well as falling interest rates. http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11493517 – 8 August

BUILDING BOOM IN WAIPA

Waipa's building boom is set to continue but with limited land available, pressure is mounting on those working in the industry to meet client expectations. From January to June 2015, Waipa District Council issued 171 consents for brand new houses - 102 in Cambridge, 38 for Te Awamutu and Kihikihi and 21 for homes in Pirongia and Ngahinepouri. RPS Homes sales manager Bill Simpson said there was high demand for the firm's land and home packages in Lilac Close in Cambridge. "It's not a speculative demand where there's been a lot of homes built and then just sold off in that kind of market. "It does seem to be genuine, that people are moving to the area from Hamilton or from Auckland." <http://www.stuff.co.nz/business/industries/70930080/waipas-housing-boom-continues-to-soar> - 9 August

STATISTICS SHOW MORE APPROVED MORTGAGES HAVE GONE TO INVESTORS

Since February, 9169 of the 28,515 mortgages approved in New Zealand went to investors. During that period, first home buyers were approved 2783 mortgages. Auckland mortgage broker Christine Lockie said she had seen a marked increase in the number of investors buying properties over the past few years.

"The investors are generally competing against your first home buyers," she said. "Generally speaking, the investors are looking at the typical first home buyer homes rather than the higher priced properties - it certainly helps drive prices up for the lower-priced properties." She said many were doing business before new tax rules come into force in October. <http://www.radionz.co.nz/news/national/279882/investors-dominate-first-home-buyers-in-mortgage-market> - 28 July

Also http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11487764 - 28 July

ROGER KERR THINKS THIS PROPERTY BOOM IS DIFFERENT TO PROPERTY BOOMS IN THE PAST.

There are many and varied reasons as to why the RBNZ on this current Auckland property boom have no fears of the knock-on inflationary impacts and therefore they have cut interest rates as other more negative and off-setting developments in the economy (e.g. dairy prices) take precedence. The Government and RBNZ are therefore hoping that the situation is containable and the property boom will not burst badly and adversely impact the wider NZ economy.

<http://www.interest.co.nz/opinion/76757/roger-j-kerr-likes-latest-rbnz-approach-auckland-property-boom-does-see-some-risks-new> - 28 July

RESERVE BANK MAY LOOK AT FURTHER MONETARY POLICY EASING

The Reserve Bank today confirmed that at this stage some further monetary policy easing is likely to be required to maintain New Zealand's economic growth around its potential, and return CPI inflation to its medium-term target level. (Mir Wheeler said) The Bank continues to be concerned about the financial stability risks and risks to the broader economy that would be associated with a major correction in Auckland house prices. In the current circumstances, macro prudential policy can be helpful in reducing some of the pressures arising from the Auckland housing market. The proposed LVR measures and the Government's policy initiatives that it announced in the 2015 Budget should begin to ease the impact of investor activity.

<http://www.rbnz.govt.nz/news/2015/news-release-gw-speech-inflation-outlook-july-2015.html> - 29 July

See also <http://www.scoop.co.nz/stories/BU1507/S00911/hifx-rbnz-governor-wheeler-comments-nzd-higher.htm> - 29 July

And http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11488648 - 29 July

CONSTRUCTION ACTIVITY EXPECTED TO TOP \$200 billion

A new Government report shows construction activity during the next six years is expected to top \$200 billion. The latest National Construction Pipeline Report shows residential construction in Auckland is driving what it describes as a "golden era" for the building industry. The report, commissioned by the Ministry of Business, Innovation and Employment, predicts 80,000 new homes will be built in Auckland by 2020, compared with 30,000 during the past six years.

The report said construction activity next year would be worth a record \$37 billion. <http://www.radionz.co.nz/news/national/280018/construction-activity-still-building-report> - 29 July

See also <http://www.radionz.co.nz/national/programmes/morningreport/audio/201764427/housing-minister-forecasts-unprecedented-construction-activity> - 30 July

And <http://www.radionz.co.nz/national/programmes/morningreport/audio/201764443/master-builders-encouraged-but-wary-of-new-construction-forecast> - 30 July

NEW ASB HOUSING CONFIDENCE REPORT

Despite constantly forging new records, the majority of respondents in a new property report believe prices will continue to increase. ASB's Housing Confidence report, out today, shows a net 65 per cent of respondents expect house prices will increase over the next 12 months. The result is the highest reading since the survey began in 1996 and is despite Auckland's median house price rising a record 26 per cent to \$755,000 last month. http://m.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11489882 - 31 July

See report here <https://www.asb.co.nz/-News-and-Reports-/Antenna/Media-Centre/Latest/Feed-view?cat=Housing+Confidence&pos=1> - 31 July

See report here <https://www.asb.co.nz/-News-and-Reports-/Antenna/Media-Centre/Latest/Feed-view?cat=Housing+Confidence&pos=1> - 31 July

AUDIO – UNDERLYING PICTURE FOR CONSENTS STILL OK - ECONOMIST

<http://www.radionz.co.nz/national/programmes/businessnews/audio/201764590/underlying-picture-for-consents-still-okay-economist> - 31 July

APIA TV

The Auckland Property Investors' Association (APIA) is now offering Northland Property Investors Assn members the opportunity to participate in the A.P.I.A. TV Affiliation Programme.

APIA TV is a dedicated property video channel powered by APIA. Originally designed as an alternative portal of information for our members, APIA TV has since grown into a dynamic dedicated video channel bringing investors all over the world timely and worthwhile information pertaining to their portfolios.

The channel adopts a broad-scope approach to property education and has since launched a number of specific series that has been well received by its viewers.

The APIA TV Affiliation Programme is a response to the growing number of enquiries we have received from members as well as committee members of our sister associations. We have identified that there is a demand in the property investor community for this product.

The scheme operates as below:

Subscription to APIA TV will be available to members of any NZPIF affiliated PIAs and will receive access by entering a unique association discount code. APIA have heavily discounted the subscription for our members and the information is found in the 'members only' area USER LOGIN <http://northland.nzpif.org.nz/>. The registration link is then found under the About Us Tab and Sponsors Tab. Please contact/email us for our branch pass code to access.

NZ Property Investors Federation and Ministry of Business,
Innovation and Employment - Building and Housing

LANDLORD OF THE YEAR 2015

Celebrating achievements in

- Positive tenant/landlord relationships
- Landlord business practices
- Profitability of portfolio



Open to members of Property Investors' Associations affiliated to the NZ Property Investors' Federation.



Who will be the 2015 Landlord of the Year?

Sponsored by Ministry of Business Employment and Innovation (MBIE) once more, applications for 2015 Landlord of the Year are now open. Lyn Marshall from Nelson PIA was the 2014 Landlord of the Year and we are now searching for the 2015 winner. The winner of this Award not only receives the Cup for the year and a framed certificate to keep, he or she also receives \$1,500 and a further \$500 goes to their Association.

All members of PIAs who manage all or some of their own properties are encouraged to look at the criteria outlined here (<http://www.nzpif.org.nz/items/view/55759/>). An application form can be downloaded from here as well. Applications should reach the National NZPIF office in Christchurch by 28 August. The winner of the Award will be presented by MBIE during their presentation at the 2015 Conference in Auckland on 18 of October.

<http://www.nzpif.org.nz/items/view/55759/>



Mark Loheni | ANZ | Mobile Mortgage Manager | Specialist Distribution

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Mobile: [+64 27 482 4234](tel:+64274824234) | Fax: [+64 9 438 3045](tel:+6494383045)
Email: mark.loheni@anz.com

The 2015 ANZ Residential Property Investment survey is now open and runs from Tuesday, 4 August until Monday, 24 August.

Run in association with the NZ Property Investors Federation (NZPIF), the survey aims to give insights into how residential property investors are thinking and behaving. To support the survey, we'll be promoting it to members of the NZPIF and in relevant media channels. Participants can make a major contribution to our understanding and have the results, along with expert commentary, emailed directly to them.

In addition, by completing the survey in full, participants will go in the draw to win one of 5 prizes of \$500 cash. Terms and conditions apply, and the offer is not available to ANZ staff or their immediate families.

Your actions

- Contact your residential property investor customers and advocate they participate in the survey.
It only takes 10 minutes to complete.
- If you're a residential property investor, use the link below to take part in the survey and receive the results and expert commentary.

More information

[NZPIF survey](#) (Live from 4 August)

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

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

This month's *Useful Links*

<http://propertyplussouthland.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 Craig 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: <http://www.tenancypractice.co.nz/snippet>

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 Tenant Watch List
- 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.
- Rebates and discounts from a range of

National (NZPIF) Sponsors, Partners and Discounters...

Principal Sponsor: ANZ

Partners: Bunnings, Toshiba Heat Pumps, Infracomfort Infrared Heating, Carpet Court, Unovent.

Discounts: 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, 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 – <http://northland.nzpif.org.nz/registrations/join>
Please email: npiacontact@gmail.com

Contact Us

NPIA Committee

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



Northland Property Investors Association
P O Box 1640
Whangarei 0140
Email: npiacontact@gmail.com

NPIA Business Partnerships

Introducing our newest SILVER LEVEL Partner...



i-Rentals
Property Management Systems
www.i-rentals.co.nz

Roger Raymond
i-Rentals Ltd - *Property Management Systems*

A: P O Box 5068, Whangarei 0140
P: 09 946 0044
M: 027 493 3739
W: i-rentals.co.nz

IS IT TIME TO HIRE A PROPERTY MANAGER?

Deciding whether you should hire a Professional to manage your rental property doesn't have to be an agonising decision. It really just depends on your own needs and expectations. Some folks manage their own properties without any stress, while others find it to be quite a headache. One thing is for sure: To successfully manage properties efficiently, time, energy and expert knowledge of the Tenancy Law are essential. Do you have what it takes or should you hire a pro?

TAKE THE QUIZ BELOW TO FIND OUT

START HERE



Call Roger Raymond
P: 09 945 4955 M: 027 493 3739

For the VERY BEST return on your rental investment



i-Rentals
Property Management Systems
www.i-rentals.co.nz

NPIA Business Partnerships

...SILVER Level Sponsors



Henderson Reeves
Connell Rishworth
creating smart legal solutions

- Property – buying & selling
- Commercial – Business & Farms
- Family
- Employment
- Litigation/Disputes
- Environment
- Estate Planning, Trusts & Wills

www.hendersonreeves.co.nz



Contact: Ian Reeves
LLB
Director

www.smconveyancing.co.nz



i-Rentals

Property Management Systems

www.i-rentals.co.nz

Roger Raymond
i-Rentals Ltd - Property Management Systems

A: P O Box 5068, Whangarei 0140

P: 09 946 0044

M: 027 493 3739

W: [i-Rentals.co.nz](http://i-rentals.co.nz)

GOLD Level Sponsors

noel leeming commercial

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

26 The Warehouse Way, Northcote 0627 | PO Box 91146, Victoria Street West, Auckland 1142, New Zealand

0800 737 5223 www.noelleeminggroup.co.nz/commercial

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 repaint
- Effective cost saving & beneficial paint product recommendations by your local Dulux Key Account Manager
- Recommended Dulux Paint Applicator Clientele, to quote your larger re-decorating projects, ensuring warranted quality finishes & value for money. (optional if required)
- 30% discount to all Northland Property Investors Association members
- Present NPIA Membership Card and Quote Cash Account # 128643

CONTACT: Mana Mackie, Trade Sales Representative Mob: 021 926 060 Email: mana.mackie@dulux.co.nz



NPIA Business Partnerships

GOLD Level Sponsors...



Northern Property Investors 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 Glass

Hubands Offer...



We have pleasure in submitting three separate offers for NPIA Members:

Heat pump servicing

To service 1 x heat pump (one indoor and one outdoor unit)
Valued at \$82.00 + GST

Special offer: \$68.00 + GST

Ventilation system

Smartvent ventilation system
Pricing includes the supply and installation and every property needs to be measured individually to ensure the correct system is installed

Special offer: Commercial pricing (up to 20% off residential pricing)

Heat pumps

Daikin, Panasonic, Mitsubishi or Fujitsu heat pumps
Pricing includes the supply and installation and every property needs to be measured individually to ensure the correct system is installed

Special offer: Commercial pricing (up to 20% off residential pricing)

*Offers are to all NPIA members and valid for 60 days from 26th November 2014, or while stocks last.
Members taking up any or all of the offers must present their current NPIA Membership Card at Reception.
If you require any further information please do not hesitate to contact me directly on 021 942 951 or the office on 430 0019.*

Warren Huband



Join Hubands Heat Pumps on Facebook

183 Lower Dent Street
PO Box 646
Whangarei 0140

Phone 09 430 0019
Fax 09 430 0018
0800 482 263

Email:
sales@hubands.co.nz



PLEASE CHECK WITH Natasha Witten at HUBANDS AS TO THE ABOVE OFFER'S STOCK AVAILABILITY.

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

Jennian
HOMES

Your personality Our expertise



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.