

**This Month's Meeting:** *Wednesday 30th March 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).*

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

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

**Email:**

[npiacontact@gmail.com](mailto:npiacontact@gmail.com)



**In This Issue...**

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**John Batty, Wellth Coach, "The Psychology of Property Investment"**
- **Upcoming events** - Tony Collins, CEO Northland Chamber of Commerce
- Tenancy Watch
- NZPIF Media Releases
- APIA TV Channel Sub
- ANZ Residential Property Investors
- Survey & *Other Useful Links*
- Member Benefits—UPDATED!
- Committee Contacts
- NPIA Partnerships - **Exclusive NPIA Offers!**

## This Month's Event



**John Batty**



John Batty is a successful Auckland-based residential property investor. In the last decade he has personally been involved in over 40 property transactions in and around the wider Auckland area. His experience includes multiple renovations as well as flirtations with construction and minor development projects. John currently controls a modestly geared portfolio comprising a mix of land-based suburban properties and inner-city high-rise apartments. He originally trained as a chartered accountant and used this as a platform for an organisational consulting career spanning more than 20 years. In the early 2000's he went back to university and obtained postgraduate qualifications and accreditations in counselling and psychotherapy. He then turned his hand towards business and personal coaching and has worked with hundreds of executive leaders, business owners and property investors to help them achieve work and business success together with life harmony.

John is well qualified to talk about the conditions of both the head and heart that are necessary for sustainable, successful property investing.



## TENANT WATCH

If you wish to check whether a tenant or prospective tenant is on this list, please contact the Secretary, Julie Gordon via our email: [npi-acontact@gmail.com](mailto:npi-acontact@gmail.com)

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

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

## Upcoming Events



**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.

## 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](mailto:npiacontact@gmail.com)

## NZPIF Media Releases... (Excerpts from 2nd - 7th March 2016)

### FIGHTING RISING RENTS

Fighting your landlord's plans to raise the rent. Andrew's comments on behalf of landlords.

<http://www.stuff.co.nz/business/money/77389995/Fighting-your-landlords-plans-to-raise-the-rent-2> March

### GOVERNMENTS INSULATION AND SMOKE ALARM POLICIES WILL SAVE LIVES

Housing Minister Nick Smith says 18 deaths a year will be prevented under Government's plans to make insulation compulsory in all rental properties. Another three lives will be saved each year from a further requirement for landlords to install smoke alarms, and \$12 million will be saved in hospital admissions, Dr Smith said. The minister revealed the figures in Parliament this afternoon under questioning by Green Party co-leader Metiria Turei.

[http://www.nzherald.co.nz/nz/news/article.cfm?c\\_id=1&objectid=11598868](http://www.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=11598868) – 2 March

### SIGNS HOUSING MARKET COOLING

Data from QV reveals national house values were flat last month when compared with January when the average national value was at \$556,306. Prices in the Auckland region fell 0.4 percent, with the value sitting at \$925,656. The Auckland market has increased 17.8 percent year on year, but has decreased by 0.7 percent over the past three months. The fall in the country's biggest city follows tighter lending restrictions which came into force for investors late last year.

<http://www.radionz.co.nz/news/business/297909/more-signs-house-prices-are-cooling> - 2 March

### HIGHER MORTGAGES MAY BE THE RESULT IF RESERVE BANK DOESN'T CUT RATES FURTHER THIS YEAR

Home owners could face higher mortgage payments if the Reserve Bank doesn't cut rates further this year. And if the official cash rate does fall bank deals are unlikely to go much lower, economists say. The problem for local banks is that volatile financial markets have pushed up credit risk, raising the cost of borrowing. New Zealand banks still rely on international funding for 25-30 per cent of the lending. Speaking on The Economy Hub video panel show, ANZ senior economist Sharon Zollner said NZ banks were having to pay more for overseas funding.

[http://www.nzherald.co.nz/property/news/article.cfm?c\\_id=8&objectid=11599632](http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11599632) – 4 March

### CHILD POVERTY ACTION GROUP WANT WOF FOR ALL RENTAL PROPERTIES

**Child Poverty Action Group** is calling for this Government to rethink their rental housing strategy and instate mandatory a Warrant of Fitness (WoF) for all rental properties across New Zealand to save children's lives and lessen their illnesses. In June 2014 the Government reported on a trial Housing WoF with Housing New Zealand properties, and found only 4% met all standards. In July 2015 they backed down on a policy to enforce regulations for all rental houses to meet the same standards. Instead the Residential Tenancies Act Amendment Bill is a diluted version of the original plan: all rented properties must have a smoke alarm and be insulated by 2019, but there is no WoF to ensure compliance.

### TAXATION ISSUES

Being a landlord can be taxing in more ways than one. The most common errors landlords make, says KPMG tax expert Ross McKinley, are to do with tax on capital gains. Last year as part of a plan to slow Auckland's property market, the Government changed the rules for property investors. The new law is that if the property is sold within two years, the tax on the gain has to be paid when you fill in your tax return, McKinley says. Accountants call this new rule the "bright line" test. It does not apply to the family home. Will the Inland Revenue Department crack down with this new tax test? McKinley says the IRD is on record saying it has dedicated some money to focusing on the property sector -- landlords and investors. Other points about tax relating to investment properties discussed in this article. [http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11600029](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11600029) – 7 March

### AVERAGE AUCKLAND ASKIN PRICE UP \$101,656

Data from [realestate.co.nz](http://www.realestate.co.nz) shows the average asking price in the country's biggest city jumped 13.3 percent, or \$101,656, to \$866,080 in the year to February. The previous record was set in September last year. [Realestate.co.nz](http://www.realestate.co.nz) chief executive Brendon Skipper said lower inventory levels were likely to have helped boost the Auckland price growth. [http://www.radionz.co.nz/news/business/297981/average-auckland-asking-price-up-\\$101,656](http://www.radionz.co.nz/news/business/297981/average-auckland-asking-price-up-$101,656) – 3 March

See also [http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11598700](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11598700) – 2 March



**Mark Loheni | ANZ | Mobile Mortgage Manager | Specialist Distribution**

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## ANZ Property Focus

### “ZERO-SUM GAME”

#### SUMMARY

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

#### THE MONTH IN REVIEW

RBNZ Governor Wheeler acknowledged that a lower OCR may be needed over the coming year, though they look to be on hold for now. Offshore funding costs are on the rise. Despite ongoing strong net immigration and low interest rates, the Auckland property market remained in something of a hiatus, with prices down, volumes well below year-ago levels, and the median days to sell higher than the nationwide average for the first time in nine years. But it's full steam ahead for other regions. Households continue to exhibit leveraging-style behaviour with borrowing outstripping income growth.

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 - 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 ELIGIBLE FOR THE PACKAGE!***

***PLEASE REMEMBER: 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](http://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](mailto: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](mailto: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](mailto:npiacontact@gmail.com)

## Contact Us

### NPIA Committee

|                  |              |                     |
|------------------|--------------|---------------------|
| Michael Tasker   | 021 388 885  | President           |
| Julie Gordon     | 021 122 0033 | Secretary/Treasurer |
| Gordon Lambeth   | 021 0337 607 | Speakers            |
| Craig Gordon     |              | Committee Member    |
| 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    |
| Tony Savage      | 021 393 230  | Committee Member    |



**Northland Property Investors Association**

P O Box 1640  
Whangarei 0140  
Email: [npiacontact@gmail.com](mailto:npiacontact@gmail.com)

# NPIA Business Partnerships

## BRONZE Level Sponsors

BLACKSALT  PROPERTY

taking the grind out of property

commercial | residential | management | leasing

BLACKSALT  PROPERTY

**Julie Pepper**

*Director*

021 854 406

julie@blacksaltproperty.co.nz

Ph: 09 971 8100

4/15 Norfolk St, Whangarei

PO Box 1920

Whangarei 0140

[www.blacksaltproperty.co.nz](http://www.blacksaltproperty.co.nz)

BLACKSALT  PROPERTY

**Helen Stanaway**

*Portfolio Manager*

021 971 810

helen@blacksaltproperty.co.nz

Ph: 09 971 8100

4/15 Norfolk St, Whangarei

PO Box 1920

Whangarei 0140

[www.blacksaltproperty.co.nz](http://www.blacksaltproperty.co.nz)

## SILVER Level Sponsors



Henderson Reeves  
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*creating smart legal solutions*

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

[www.hendersonreeves.co.nz](http://www.hendersonreeves.co.nz)



Contact: **Ian Reeves**

**LLB**

**Director**

[www.smconveyancing.co.nz](http://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



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

**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.nz](http://i-rentals.co.nz)

## 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](mailto: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](http://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 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](mailto:mana.mackie@dulux.co.nz)



# NPIA Business Partnerships...

## GOLD Level Sponsors...

**METRO Direct**  
Inspirations in Glass



### 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

## 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*

### 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 26<sup>th</sup> 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



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.

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