

This Month's Meeting: **Wednesday 28th September 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 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](mailto:npiacontact@gmail.com)



Conference, Bar, Restaurant facilities ...

## In This Issue...

- This Month's Event - **Geoff Phillips** from **CORE LOGIC** (see page 2)
- Upcoming Events - **Ron Hoy Fong**, **Super Investor Property Coach**, **RONOVATIONNZ** (see page 2)
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- NZPIF Media Releases **HOT Topics**
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- NPIA Partnerships - **Exclusive NPIA Offers!**

## This Month's Event Geoff Phillips



Geoff will be speaking about the online instant access to property information and valuation services that help consumers find out more about property either at a specific address, suburb or regional level.

As a result, buyers are able to perform some of their due diligence prior to making an offer and get an indication of a property's worth in relation to the asking price. As a seller you can get a sense of the local market before working out an appropriate listing price. The entire property cycle is covered. Platforms available are smart, fast and easy to use property information tools that is used by property professionals throughout New Zealand. It can help you find your next lead and help you focus on areas of special interest.



## 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.

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

## Upcoming Event

**YES! He's back!**



### Mr Ron Hoy Fong Speaker event and Breakfast meeting

🕒 26-10-2016 - 7.00 pm

📍 Distinction Whangarei, Riverside Drive Whangarei. Marina Room

Ronovationz was established by Super Investor Ron Hoy Fong who has independently built his own successful Property Portfolio and now wants to show others how to do it.

Ron's investment journey is dotted with stories of his razor-sharp instincts, tendency to think outside the box and a resilience through the ups and downs of the property cycle that can only be described as admirable.

There is a duality that informs every aspect of Ron's portfolio - equity without cash-flow compromise, fair deals achieved with a flamboyant demeanour, ambitious growth underscored by careful management - and the reason why Ron continues to stay one step ahead of the market. Over the years Ron has stayed true to his motto of *keeping everything simple*. By tuning out the unnecessary market noises, Ron has focused on and benefited from the simple formula of negotiating hard, buying well, and adding meaningful value.

Widely acknowledged as a bit of an auction room maverick and negotiation pro, Ron comes to Northland with a sense of unique flair that will surely educate and entertain.



Find us on  
**Facebook**

NPIA Members can now join our Members Only group on Facebook. Current Financial members can email Julie Gordon: [npi-acontact@gmail.com](mailto:npi-acontact@gmail.com) to get an invite. Group members need to abide by the Admin rules of conduct.

**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 NZIPF database one. Contact: [npi-acontact@gmail.com](mailto:npi-acontact@gmail.com)

# NZPIF Media Releases... (Excerpts from 5th Sep—12th Sep )

## FURTHER EXEMPTION FOR NEW BUILDS

New house buyers are going to be cut more slack by the Reserve Bank under the terms of the revised LVR rules coming into effect on October 1. Buyers will now have six months after a house has been built to buy it, rather than needing to be pre-committed before or during its construction to get an LVR exemption. The RBNZ says the proposed relaxation around the exemption for new builds is to encourage creation of more housing stock, particularly in Auckland. <https://www.interest.co.nz/property/83428/mz-decides-further-extend-exemption-lvr-rules-newly-constructed-homes-assist> - 5 September

## SOME BANKS HAVE A MORE RESTRICTIVE APPROACH THAN REQUIRED

The Reserve Bank has pointed out that some banks - unnamed - appear to have been taking a more restrictive approach than required to some LVR rules. The comment is contained in the RBNZ's [response to the submissions](#) on the changes to the LVR rules taking effect on October 1. The RBNZ's not critical of the banks concerned for doing what they are doing, but it has nevertheless pointed it out. <https://www.interest.co.nz/property/83432/reserve-bank-indicating-some-unnamed-banks-have-deliberately-tightened-internal> - 6 September

## LANDLORDS WANT DIY TESTING FOR METH

Mounting costs of testing rental properties for methamphetamine worry Auckland landlord Peter Lewis who wants a new do-it-yourself regime so investors can save money. Tests on an individual property can cost thousands of dollars, he says, so landlords could avoid that if they could carry out their own investigations, recognised by a state entity in tenancy rulings, Lewis said.

[http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11703000](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11703000) - 6 September

Radio interview with Mike Hosking this morning.

<http://www.newstalkzb.co.nz/news/national/landlords-calling-to-take-over-meth-testing-of-properties/> - 7 September

Dr Nick Kim of Massey University talks about DIY methamphetamine tests for houses.

<http://www.radionz.co.nz/national/programmes/thepanel/audio/201815376/landlords-want-to-p-test> - 8 September

## INTEREST RATES MAY NOT REMAIN LOW

A former member of the Reserve Bank's Monetary Policy Committee is questioning wide-spread expectations that interest rates will remain low. Rodney Dickens, managing director of Strategic Risk Analysis, writes in his company's newsletter that the common view of economic forecasters that rates won't rise any time soon any is "off the mark". [http://www.nzherald.co.nz/property/news/article.cfm?c\\_id=8&objectid=11706082](http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11706082) - 8 September

## MSD's HOUSEHOLD INCOMES REPORT

The Ministry of Social Development's Household Incomes Report has reported that housing costs now take a much greater proportion of household income, especially for low-income households. According to the report, almost all renters receiving the accommodation supplement spend more than 30% of their income on housing costs, three in four spend more than 40% and an astonishing half spend more than 50%.

<http://www.scoop.co.nz/stories/PO1609/S00099/report-highlights-severity-of-housing-crisis.htm> - 8 September

## POSSIBLE CHANGES TO THE UNIT TITLES ACT

A shakeup of New Zealand's \$40 billion apartment sector is imminent. Nick Smith, Minister of Building and Housing, this week announced how big changes would soon be unveiled but he did not give any further details of what they would entail. "We are a month away on unit title proposals," he said. That all points to the Government seeking to pass amendments to the Unit Titles Act as well as the Building Act, although Smith did not explicitly name those.

[http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11706410](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11706410) - 9 September

## HOUSING LEGISLATION PASSED TO ENSURE BUILDING MOMENTUM CONTINUES

Parliament has today passed housing legislation which will ensure house building momentum continues in Auckland and enable the Special Housing Area (SHA) process to be used in other areas for a further three years, Building and Housing Minister Dr Nick Smith says. "This legislation ensures a smooth transition from the Special Housing Areas in Auckland to the new unitary plan that takes effect next week. It ensures that eight special housing areas, involving 762 hectares of greenfield land, can be progressed and the \$4billion investment deliver the estimated 7900 homes." "The extension of the Housing Accords and Special Housing Areas mechanism for three years is to help free up land supply in other parts of New Zealand experiencing housing pressure. The new National Policy Standard on Urban Development will take three years to fully take effect and Councils have requested this extension to help ensure adequate land supply." <https://www.beehive.govt.nz/release/housing-legislation-passes>

- 8 September

## TIGHTER RESTRICTIONS CREATE A RISK

ANZ CEO David Hisco said in July he thought the Auckland housing market was 'over-cooked' and he called on banks to tighten their lending criteria. He even called for the Reserve Bank to force rental property investors to have a 60% deposit. "The current situation will see ANZ implement even tougher criteria for investment loans as house price inflation spreads from Auckland to other regions," Hisco said. And the nation's biggest bank has been true to his word since then. It stopped lending to landlords wanting to buy apartments and house-and-land packages off the plan. Developers and brokers also report ANZ and other banks have pulled back from lending to developers in Auckland in recent weeks. The Reserve Bank also noted this week that some banks were being more restrictive than even the latest Reserve Bank restrictions on low deposit lending. The risk is that the developers and banks, who are beholden to much tighter funding requirements and have to report quarterly to impatient and anxious shareholders, choose to step back from lending to build the tens of thousands of houses that Auckland needs over the next five years. <http://www.interest.co.nz/opinion/83489/bernard-hickey-argues-government-should-help-break-lending-drought-threatening> - 11 September

## LEVEL OF DEBT CLIMBS


Kiwis continue to get into hock on their houses at record levels, [new quarterly household financial statistics](#) from the Reserve Bank show. The latest figures show that household financial liabilities (mostly mortgages) were nearly \$252 billion by the end of the June quarter. This number dwarfs the \$152.7 billion annual disposable income figure as at June. The debt figure now makes up some 165% of the disposable income figure - which is a new all-time high, jumping up from 163% (which was also a record) in March. The debt to income figure has risen sharply in the past year, up from 159% as of last June. <https://www.interest.co.nz/property/83530/kiwis-debt-pile-now-exceeds-annual-disposable-income-nearly-100-billion> - September 12

## CHALLENGING QUESTIONS

This is an issue that some of you might find challenging. A woman is being evicted from her Housing New Zealand home because she's facing drugs charges - she's allegedly been dealing drugs. However, it's not just the woman's home. She has four small children under eight. Housing New Zealand said Police executed a search warrant at her house and found drugs, and said the tenant admitted selling up to 60 tinnies of cannabis a day. This was in a report on TV3. The woman's lawyer says Housing New Zealand's job is to house people. It is not set up to play judge and jury. Michael Meyrick, the lawyer, has a point. It's the court's job to determine guilt or innocence, not Housing New Zealand's. <http://www.newstalkzb.co.nz/on-air/early-edition/opinion/rachel-smalley-drug-dealing-housing-nz-tenant-raises-questions/> - 12 September



## Northland Home Show 2016

 Add to Calendar

 30-09-2016 -

 ASB Stadium, Western Hills Drive, Whangarei



**FRIDAY 30 SEPTEMBER to  
SUNDAY 2 OCTOBER 2016**

**ASB | Stadium**

Come along to the Northland Home Show and view some of the Home and Leisure industry leaders demonstrate the latest products and services. Everything from food and health through to building and decorating will be exhibited along with some new innovations which you've not seen before.

Visit our site 32 next to the coffee stand and spin the Wheel of Fortune to be in to win prizes from our local and nation wide business partners.

So, whether you are looking to buy investment property or already own rental or commercial property call in and collect our goody bag, enter our prize draw and learn how Northland Property Investors Assn can add value to your investment portfolio.



**Come & support us at the  
2016 Northland Home & Leisure Show!  
Site No. 32!**



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Mobile: [+64 27 482 4234](tel:+64274824234) | Fax: [+64 9 438 3045](tel:+6494383045)

## ANZ Property Focus

# “LIES! DAMNED LIES AND MIGRATION!”

### SUMMARY

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

### THE MONTH IN REVIEW

#### CHIEF ECONOMIST CORNER

Migration is booming, with a net inflow of over 69,000 migrants (125,000 gross arrivals) over the past year, according to Statistics NZ data. That's putting pressure on housing and infrastructure. But when you look at the fuller picture, including the number of permanent resident approvals (the aim of which has not really altered from 45-50k per annum), the story does appear less alarming. A German au pair, for instance, doesn't have the same impact on the property market as a permanent resident. New Zealand's economic and political credentials currently look pretty good. Because of that, we don't believe net migrant inflows are going to cool aggressively any time soon, in the absence of policy intervention. Skill shortages will worsen as the population ages, so New Zealand needs to import labour. However, it is questionable whether current policy settings have got the 'mix' right and are achieving the desired outcomes. Sub-par GDP per capita growth is telling, as is the mismatch between reported skill shortages and the skill sets of arrivals. It is also odd that more foreign students are heading into Private Training Institutes as opposed to Universities. In short, there are aspects that suggest the migration framework, and the application of the rules, could be in need of adjustment.

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://propertyplussouthland.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 Craeg 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:**

## 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
- CoreLogic 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 **National (NZPIF) Sponsors, Partners and Discounters...**

### Principal Sponsor: ANZ

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

**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, 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 – <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

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

## SILVER Level Sponsors...



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Property Management Systems  
[www.i-rentals.co.nz](http://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)

For more info  
on all our NPIA  
& NZPIF Sponsors  
see Slide Show  
shown at our  
Meetings

# 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
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\* Based on statistics from the October quarter 2015



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

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F: 09 430 6420

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# GOLD Level Sponsors

## Hubands Energy Exclusive NPIA Offer

Get a Smartvent Ventilation System with no money down on an operating lease over five years and reap the benefits of a healthy home for your tenants

- ✓ Keep your investment property dry
- ✓ Keeps your tenants healthy
- ✓ Protect your investment from mould and mildew

### NPIA Special Winter Offer:

4 Outlet Smartvent Ventilation Systems installed from just  
**\$1,799+GST**

Fujitsu 3.2kw Heat Pump (back to back within 3m) installed from just

**\$1,738+GST**

### Rental Investors Finance Offer:

From less than \$2 a day you can finance this system on an operating lease over 60 months to treat your payments as a 100% tax deductible operating expense and avoid taking on any unnecessary debt.

To take advantage of one of these offers please contact Travis on:

p. 0800 482 263

a. 15 Kioreroa Road, Whangarei

e. [travis@hubands.co.nz](mailto:travis@hubands.co.nz)

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



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](mailto:jas.scrooby@nlg.co.nz)

noel leeming  
**commercial**

26 The Warehouse Way, Northcote 0627 | PO Box 91046, Victoria Street West, Auckland 1142, New Zealand

0800 737 5223

[www.noelleeminggroup.com/commercial](http://www.noelleeminggroup.com/commercial)



# NPIA Business Partnerships...

## GOLD Level Sponsors...



**METRO Direct**  
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### 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.  
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P: 09 438 9399 E: wha@metrodirect.co.nz



**METRO** | 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*



**Northland Property Investors Association**

**Dulux**  
Worth doing, worth Dulux.

### 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 redeco-rating 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



**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.**