

# NPIA



Northland Property Investors Association Newsletter

**September 2015**

**This Month's Meeting: Wednesday 30th September 2015**

Committee Meeting: 5:30pm

**Event Starts:**

7.00pm NPIA AGM — All Welcome!

7.30pm *Hybrid Real Estate Board Games* Event

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



Can you guess where this was taken?  
Photo by Dianne Simpson

## In This Issue

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## This Month's Event

# NPIA AGM...

All nominations for positions on the committee welcome. Please direct enquiries and nominations to Julie Gordon, [npiacontact@gmail.com](mailto:npiacontact@gmail.com).

Nominations can be made for the following NPIA Committee Roles:  
President, Secretary, Treasurer...

**PLUS EXTRA COMMITTEE MEMBERS ARE MUCH NEEDED TO HELP SPREAD THE WORK LOAD!**

If you are interested in helping us to keep our Association running and growing, PLEASE send us an email outlining the role you wish to nominate yourself for, any relevant experience /skills or Property Investment background! Or come and see us before the AGM!

## ... & GAMES NIGHT!

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

*See page 4 for more details and what to bring!*



## 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](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



### BRIAN KERR

New Zealand Property Investors' Federation  
Executive member

Investor and Property Manager,  
Author of "The Complete Guide to Landlording in New Zealand," and with past experience as a Tenancy Mediator, Brian has an extensive knowledge of the Tenancy Act and the traps landlords can fall into.

## 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 NZPIF and NPIA webpages, i.e. your current email address needs to match the NZPIF database one. Contact: [npiacontact@gmail.com](mailto:npiacontact@gmail.com)

## **BANKS DROP MORTGAGE RATES FOLLOWING CUT IN OCR.**

Kiwibank, ANZ Bank and Westpac Banking Corp have all matched the Reserve Bank of New Zealand's cut to the official cash rate, reducing floating mortgage rates a quarter of a percent in a "competitive" home loan market. Governor Graeme Wheeler cut rates to 2.75 percent as expected and said further easing seems likely but also telegraphed a rebound in tradables inflation because of the weak kiwi dollar and a pickup in crude oil prices. The banks were quick to follow suite, all matching the central bank's 25 basis point cut. <http://www.scoop.co.nz/stories/BU1509/S00362/banks-drop-mortgage-interest-rates-following-rbnzs-ocr-cut.htm> - 10 September

## **OCR CUT TO 2.75%**

The Reserve Bank today reduced the Official Cash Rate (OCR) by 25 basis points to 2.75 percent. Global economic growth remains moderate, but the outlook has been revised down due mainly to weaker activity in the developing economies. Concerns about softer growth, particularly in China and East Asia, have led to elevated volatility in financial markets and renewed falls in commodity prices. The US economy continues to expand. Financial markets remain uncertain as to the timing and impact of an expected tightening in US monetary policy. Domestically, the economy is adjusting to the sharp decline in export prices, and the consequent fall in the exchange rate. Activity has also slowed due to the plateauing of construction activity in Canterbury, and a weakening in business and consumer confidence. The economy is now growing at an annual rate of around 2 percent. <http://www.rbnz.govt.nz/news/2015/mps-10-sept-2015.html> - 10 September

## **NEW HOUSING LAW PASSES**

The third reading of the [Taxation \(Land Information and Offshore Persons Information\) Bill](#) has been completed with all parties except NZ First supporting. The bill brings into effect the Government's Budget announcements around the purchase of residential land for speculative profit and requires offshore persons to provide IRD numbers and bank account details when purchasing residential investment properties. Another bill setting a taxation "bright line" test of two years between buying and selling an investment property was sent to select committee earlier this week. All bills will come into effect on October 1. <http://www.scoop.co.nz/stories/HL1509/S00042/new-housing-tax-law-passes.htm> - 10 September

See also <http://www.beehive.govt.nz/release/property-rules-strengthened-taxation-bill> - 10 September

## **NEW SWIMMING POOL LAW PROPOSED**

A Building (Pools) Amendment Bill introduced into Parliament today to replace the Fencing of Swimming Pools Act 1987 will apply a more consistent and practical approach to protecting children from drowning, Building and Housing Minister Dr Nick Smith says. "The law on fencing swimming pools needs updating and improving to make it more practical and effective. The current law is excessively prescriptive, with inconsistent and cumbersome requirements that contribute little to children's safety. These changes will reduce the bureaucracy and compliance costs of the current regime while also saving more lives by ensuring more consistent compliance," Dr Smith says. <http://www.beehive.govt.nz/release/more-practical-swimming-pool-fencing-law-proposed> - 9 September

## **HOUSING TAX BILL PROGRESSES**

Another leg of the Government's policy on the tax treatment of residential property purchases has been sent to select committee, but is expected to take retrospective effect before it returns to the House. Revenue Minister [Todd McClay](#) said the [Taxation \(Bright-line Test for Residential Land\) Bill](#) would improve compliance for current land tax rules which were difficult to implement as it meant IRD had to make an assessment of someone's intent when buying and selling land for profit.

It introduces a "bright" line" test to ensure those living in New Zealand and overseas paid tax on the profits when they buy and sell residential properties for short term profit (less than two years) would be captured by the tax law. The test would only apply to investment properties and not people's main home. <http://www.scoop.co.nz/stories/HL1509/S00028/another-housing-tax-bill-progresses.htm> - 8 September

## **PERKS INCREASE COST OF HOUSING**

Labour is calling for the Commerce Commission to have more "teeth" to fight anti-competitive behaviour, particularly in the building industry. A 3D investigation aired last night found the industry to be rife with kickbacks and perks, pushing up the cost of building homes at a time when more are desperately needed. "All these kickbacks – taking builders off to Sydney to watch the Bledisloe Cup, the rebates, the sweetheart deals – the effect of it is highly anti-competitive," says Labour housing spokesperson Phil Twyford. "In Australia a standard house would cost \$8000 for the GIB, or the plasterboard, and in New Zealand \$12,000. It makes that much difference. It could be adding up to \$30,000 to the cost of building a new home."

Read more: <http://www.3news.co.nz/nznews/kickbacks-push-up-the-price-of-housing---labour-2015090710#ixzz3leiJPFk4>

<http://www.3news.co.nz/nznews/kickbacks-push-up-the-price-of-housing---labour-2015090710#axzz3leiLzPAI> – 7 September

### AUCKLANDERS LEAVING FOR HAMILTON AND TAURANGA

The bubbling Auckland housing market is driving property prices up in the regions, although most are still well away from returning to prices seen during the 2007 market peak. Many Aucklanders are leaving the Super City to buy their first home in cheaper areas. Property owners, having seen their homes rise in value by 20 per cent during the past 12 months, are cashing up to be mortgage-free. Hamilton and Tauranga seem to be the top destinations, and there are signs sellers in these areas are ditching traditional fixed-price sales for auctions. [http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11508882](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11508882) – 7 September

### HIGHER PRICES IN THE REGIONS

This article talks about higher residential prices in Whangarei, Kerikeri, Thames, Tauranga, Hamilton, and Wellington. Wellington is highlighted by BNZ economist Tony Alexander as a place property investors should watch, thanks to the Transmission Gully motorway project, the capital's IT and film industries, and "the ability to buy a reasonably priced house to raise a family".

[http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11508882](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11508882) – 7 September

### MORE CHINESE INVESTORS EXPECTED

Property website [Realestate.co.nz](http://Realestate.co.nz) is expecting Chinese investors to pour US\$10.9 billion (NZ\$17.2 billion) into this country's residential and commercial real estate markets as a result of changes being made to overseas investment rules in China. The latest Unconditional newsletter published by [Realestate.co.nz](http://Realestate.co.nz) this week, said the influx of Chinese money was likely to cause a boom in this country's commercial property sector. "The second phase of Qualified Domestic Individual Investor programme implemented by the Chinese government will come into effect this month," the newsletter said. "This programme removes certain restrictions that were placed on Chinese citizens and businesses from purchasing and investing in property overseas." <http://www.interest.co.nz/property/77389/further-172-billion-chinese-money-expected-start-pouring-new-zealand-property-market> - 2 September

### RULES AROUND EARTHQUAKE STRENGTHENING BUILDINGS WITH UNREINFORCED MASONRY TOUGHENED

The Government's proposing to toughen the rules around earthquake strengthening buildings with unreinforced masonry. It's planning to update the Building Act, so that buildings with dangerous parapets, facades and verandas, are assessed and upgraded twice as quickly as other properties. The Minister for Building and Housing, Nick Smith, is referring to buildings with masonry that can fall onto public roads, footpaths or other thoroughfares local councils say have enough foot or vehicle traffic below them to justify more urgent upgrades. He estimates around 2000 buildings will fall into this new category of 'priority buildings', which will include most commonly used retail areas or central business districts around the country. He explains, "The effect of being a 'priority building' is that the times for assessment and upgrade requirements are halved." <http://www.interest.co.nz/property/77402/minister-nick-smith-proposes-buildings-unreinforced-masonry-must-be-assessed-and> - 2 September

See also <http://www.radionz.co.nz/national/programmes/morningreport/audio/201769136/fixing-earthquake-prone-buildings-to-cost-one-billion-dollars> - 3 September

### QV FIGURES SHOW UPWARD TREND IN VALUES IN UPPER NORTH ISLAND

New figures released by QV yesterday show more than 2000 Auckland homes were bought and sold more than once over the past 12 months. QV home value northern operations manager Jan O'Donoghue said speculator trading patterns showed signs they thought the market could soon turn. QV national spokeswoman Andrea Rush said supply and migration were the main market drivers. "The upward trend in values seen in upper North Island centres near Auckland is also continuing with the Hamilton market now accelerating and values in Tauranga, Whangarei, Hastings and the Hauraki district continuing to rise." [http://www.nzherald.co.nz/business/news/article.cfm?c\\_id=3&objectid=11506433](http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11506433) - 2 September

See also <http://www.radionz.co.nz/news/business/282996/up,-up,-up-they-go-again> – 1 September

### CONSULTATION ON PROPOSED WITHHOLDING TAX AIMED AT OFFSHORE INVESTORS

The Government's commenced public consultation begins today on the proposed residential land withholding tax aimed at offshore investors selling New Zealand houses within two years of buying them. The tax, aimed at being introduced on July 1 next year, was [part of the package of proposals](#) unveiled by the Government in May's Budget and fits in with the the so-called ['bright-line' test targeting investors selling properties within two years](#), which was introduced into Parliament last week. <http://www.interest.co.nz/property/77355/government-begins-consultation-plans-withholding-tax-offshore-based-sellers-nz-houses> - 31 August

### HOUSING CONSENTS RISE IN JULY

Official figures show consents issued rose a seasonally-adjusted 20 percent in July compared with the previous month. That's the highest monthly rise in more than three years. Excluding volatile numbers of apartment and retirement units, permits for new houses rose 12 percent. A senior economist at ANZ Bank, Philip Borkin, says it's an encouraging boost, particularly in the country's largest city, which is suffering a shortage of stock. <http://www.radionz.co.nz/news/business/282860/housing-consents-rise-sharply-in-july> - 31 August

### LACK OF INVESTMENT OPTIONS CONTRIBUTES TO PROPERTY PRICE BOOM

A lack of investment options for retirees is contributing to Auckland's property price boom, according to a visiting expert. David Harris, managing director of UK firm TOR Financial Consulting, said Kiwis were using rental property as a way of generating income in retirement because they were not able to buy an annuity - an investment product which can provide a regular income in retirement. [http://www.nzherald.co.nz/property/news/article.cfm?c\\_id=8&objectid=11505588](http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11505588) – 31 August

# 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.



# GAMES NIGHT!

30th September 2015

(commences after the AGM)

***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!”***

### WHAT TO BRING:

- ◆ A CALCULATOR, pencil and an eraser ( we will have a few available)
- ◆ A SENSE OF HUMOUR and a COMPETITIVE SPIRIT
- ◆ A Non-Member GUEST (e.g. can be someone who is thinking about venturing into or is new to the world of Property Investment and keen to learn)

We have 8 board games and most of the Committee will be there to help teach you the basics of how to play!

**WARNING! IT IS HIGHLY ADDICTIVE** but we do have to vacate the premises by 9:30pm at the very latest! 😊



## NZPIF 2015 CONFERENCE

Building Wealth 2015 Registration \$799

**Full conference tickets now sold out**

Limited 2-Day Tickets on sale now through Ticketmaster

**TO BOOK, PLEASE VISIT NZPIF WEBPAGE AND CLICK ON EVENTS**

**tab or click the link: <http://www.buildingwealth.co.nz/bw/welcome>**



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

Phone: [+64 9 252 2764](tel:+6492522764) or [+64 9 430 1613](tel:+6494301613) |  
 Mobile: [+64 27 482 4234](tel:+64274824234) | Fax: [+64 9 438 3045](tel:+6494383045)  
 Email: [mark.loheni@anz.com](mailto:mark.loheni@anz.com)

## ANZ Property Focus

### "A LOOK AT THE REGIONS"

#### SUMMARY

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

#### THE MONTH IN REVIEW

Sales volumes, the median days to sell and annual house price inflation in July were all the strongest since 2007, with sales activity in the upper North Island strengthening. The RBNZ stated that interest rate rises would not be appropriate to dampen the Auckland market, but that speed limits to slow investor demand in Auckland will be here in November. Nationwide residential consent issuance (supply) has essentially flat-lined over the first half of this year, although the growth baton is clearly in northern hands. Record net immigration and low mortgage rates are key supports for now. Construction has flat-lined and is low relative to population needs. Household credit growth has picked up and is running ahead of household incomes.

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 NPPIA - ANZ Partner Program Offer! NUMBER 200508 - YOU MUST ASK TO SEE MARK LOHENI OR KELVIN PYCROFT AND QUOTE THE ABOVE NUMBER & SHOW YOUR CURRENT NPPIA 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 APPIA 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
Gordon Lambeth	021 0337 607	Speakers
Julie Gordon	021 122 0033	Secretary/Treasurer
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



**Northland Property Investors Association**  
P O Box 1640  
Whangarei 0140  
Email: [npiacontact@gmail.com](mailto:npiacontact@gmail.com)

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



Contact: Ian Reeves  
LLB  
Director

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



# i-Rentals

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)**

## 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](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 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

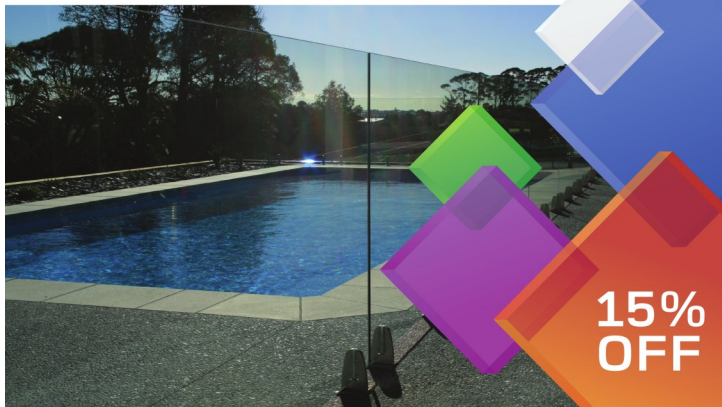
CONTACT: Mana Mackie, Trade Sales Representative Mob: 021 926 060 Email: [mana.mackie@dulux.co.nz](mailto:mana.mackie@dulux.co.nz)





# 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 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



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.