

NELSON PROPERTY INVESTORS ASSOCIATION
JULY 2024 NEWSLETTER
PO Box 198 Nelson
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Our fifth meeting of the year at the Honest Lawyer Point Road, Monaco is on Tuesday 23rd July 2024 7:30 pm. Yes, we still have the before meeting optional meal at 6 pm.

Note: No bookings are required and no charge for attending. Non-members are welcome, but we do encourage all attendees to subscribe to our free newsletters.

This month we are privileged to have staff from Kainga Ora speaking. Hannah Norton (Senior Stakeholder Relationship Manager) & Jesse Peterson (Manager Housing & Wellbeing Support) from Kainga Ora

Topics to include:

How Kāinga Ora, Private Landlord's & Property Managers can work together to provide great homes for our clients / tenants.

For example:

- How to work with Kāinga Ora if the quiet peace and enjoyment of the tenants home is being disturbed by a neighbouring tenancy / property (owned by Kāinga Ora or vice versa)
- Process for shared maintenance obligations i.e boundary fence repairs or upgrade
- Information and process regarding a private landlord renting their property to Kāinga Ora
- Kāinga Ora plans for social housing in Nelson Tasman : Are the government planning on building more homes , renting from private landlords etc
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PRIVACY ISSUES FOR LANDLORDS

I recently received this ominous sounding email from LINZ. I use this Government website to access lots of data about ownership of land including roads and reserves in New Zealand. When a property changes hands information is uploaded to the site via the Land on Line service that lawyers use to record the information re interest in land. Registered surveyors and others have their part in maintaining this important information. Once upon a time this information used to be free to access in paper form from the Lands and Deeds and the Land and Survey office located in the Monro building in Bridge Street. Various levels of access is still available to the LINZ data for free subject to registration. An anti landlord group started accessing this data in bulk last year and then republished it on a free site called "Find your Landlord". This caused a flurry of action to tighten up access to make sure the information was being used correctly. Core Logic (a privately owned company) resell lots of information from various data bases via their Property Guru and Terranet sites. Terranet is easy to use and for a reasonable fee, copies of titles, easements and purchase prices can be obtained instantly. Information on the Core Logic sites seem to take a few days to appear but the LINZ data is instantaneous. Like the second the land ownership transaction takes place it is available to view on the LINZ site and the money should appear in the vendors bank account at the same time.

So, this is a copy of the email in from LINZ and their reply a few days later.

"Notification from the LINZ Data Service Changes to accessing property ownership data on LINZ Data Service Our records show you have access to restricted property ownership information on LINZ Data Service (LDS). We are updating our process to access this data to better protect the personal information we hold and ensure those

who have access are using it appropriately and meeting the requirements of the Privacy Act 2020.

What you need to do. If you wish to continue to access this restricted data, we require you to complete the application form on our website and agree to the terms and conditions by 1 July 2024.

Data licence application. If we don't receive your application before this date your access to this data will end from 1 July 2024. While we will review your application, you will still be able to access the data. We will advise you within 15 working days if your application has been approved or declined. Please Note: This email is an official notification from the LINZ Data Service (LDS). The default email address recorded in LDS has been used.

Your application to access restricted bulk property ownership data via the LINZ Data Service has been approved because: your application confirmed that the use and protection of the personal information is satisfactory to Toitū Te Whenua Land Information New Zealand (LINZ); and

- you read and agreed to the Licence to use the data.

LINZ reserves the right to revoke your access to this data at any time for any reason, including if it believes your use and/or protection of the data does not meet its privacy and licensing requirements.

To access owner data via the LINZ Data Service, visit data.linz.govt.nz, then use the Licence filter and select LINZ Licence for Personal Data.

LINZ Data Service team”

Landlords are strongly advised to check applications that tenancy applicants submit. Completion of credit checks need to comply with the strict rules that the Privacy Commission impose. Credit agencies demand enquirers have photo ID of the applicants and their prior permission to carry out the check. BUT no permission is required to check the ownership of the property that the applicant is currently living at. LINZ and Terranet supply this information for free. Do not waste your money doing a credit check on someone that lies about their landlord. It is common for bad applicants to supply false information about their current or prior landlord. It is not uncommon for dodgy applicants to use false ID's. Make sure the ID picture matches the applicant! It is common for some people to have multiple names and ID's along with multiple credit records. Remember crooks practice their trade 24/7 and are good at doing it.

Yes I have been caught with false references and it cost us some serious money.

It is common for landlords to check with prior landlords. Before supplying information over the phone make sure you know who you are talking to. Confidential damming information innocently supplied can get you or someone else into trouble. A recent caller asked for a reference for a tenant of three years ago. The caller said who they worked for. I declined to supply any information because they were unable to say which property their applicant had rented off me. The next week another person with a similar foreign accent rang asking the same question. I declined again to answer private information over the phone and demanded they ask by email. On the third week they emailed me and this time they supplied the address of my prior tenant. Something dodgy was going on because they certainly were not working for the well respected national real estate agency they quoted. Based on the small number of reference checks I get re prior tenants it is clear many landlords and property managers are not carrying out a full range of checks on their tenancy applicants. Some insurance companies will decline claims on tenant damage where no credit check has been completed.

Landlords are required to retain all tenancy applications and copies of all rental advertisements. I was once made to provide proof to the Privacy Commission that I had permission to carry out a credit check I had carried out many years previously. This request was generated due a false complaint. I never did find out what would have happened if I was unable to prove I had the correct paperwork.

MEMBERSHIP OF NELSON PROPERTY INVESTORS ASSOCIATION

Thanks to the 72 members who have paid their \$185 membership subscriptions. Welcome to the new folks who have joined or re joined after a break of membership. Remember the various Property Investor Associations around the country are the only organizations that advocate and support residential property investors / landlords. The media and many pro tenant groups are working against the provision of rentals by private landlords. I notice the media often source their inflammatory anti landlord stories from foreign countries like the UK, Canada, and Australia. Many of the most outrageous discriminatory taxes and laws have been copied from overseas. If you want to be treated fairly and have justice applied as it should be, then you need to do your part by paying to be a member.