



Northland Property Investors Community

Going above and beyond to encourage, educate and provide networking opportunities to see Northland Property Investors succeed.



June Event

Wednesday, 26th June at 7.00pm

**Distinction Hotel
9 Riverside Drive
Whangarei**

Don't forget to bring your membership card to our meetings as it facilitates quicker registration and helps us all get to know who's who.



Featuring.....

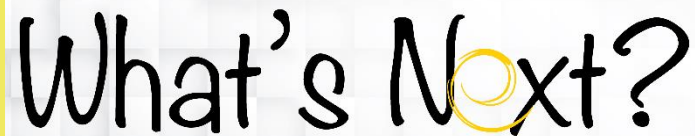
Kris Pedersen

- **Managing Director of
Kris Pedersen Mortgages
and Insurance**
- **Mortgage Adviser**
- **Gold Sponsor of
Northland Property
Investors**

Kris has consistently been ranked as one of the largest mortgage advisors in the country over the last 10 years has rapidly become the choice for investors who are serious about wanting to expand their portfolios and utilise market leading advice. In addition, he speaks regularly at various Property Investor Association groups, features in the NZ Property Investor Magazine and is a respected commentator on the property and finance markets in New Zealand and overseas. Working closely with his support team, he spends his time sourcing his clients' leading edge finance strategies who range from some of NZ's top property investors through to first home buyers. Kris has had experience in many varied areas of finance. He is a registered financial adviser and regulated by the Financial Markets Authority.

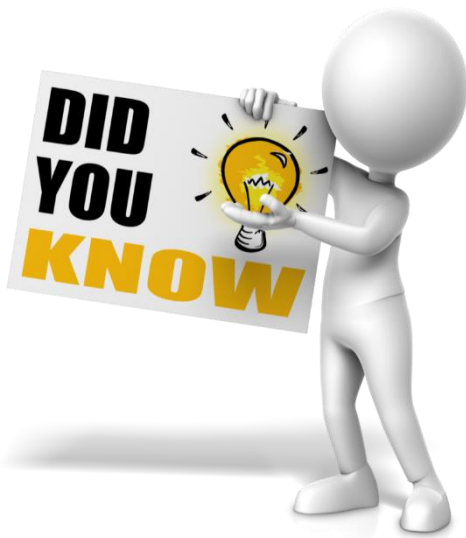
Kris's presentation will include comment on some analysis he has been recently carrying out on the debt-to-income situation. While he considers it not much of a concern at this stage, the proposed regulations could have quite an effect on investors once interest rates drop (at a later stage with lower interest rates, DTI's will become a burden).

Kris will cover what investors need to know to ensure they are in the best possible set up to not only move forward with further investing but also on how to structure themselves to keep safe.



What's Next?

July 31st, 2024
Conrad Le Pointe, Chief Executive
Habitat for Humanity



Invite a Friend

As members, you are welcome to bring a friend, free of charge to any NPIA Members Meeting. They can attend up to 2 meetings before needing to formally join the Association and pay for their membership.

Free Tenancy Advice for NPIA Members

Did you know that members have access to Scotney Williams from [The Tenancy Practice](#) Service for personalised and specific advice!


Forgotten Your Card? Don't Get Caught Again!

Download and install the NZPIF mobile phone app

[\(Click here for Apple Phones\)](#)

[\(Click here for Android Phones\)](#)

You will need to use the email address that is listed on your membership.

A graphic featuring a light green background with a central, horizontally-oriented, trapezoidal shape that resembles a scroll or a piece of parchment. The shape has a gold-colored border and contains the text "Tip of the Month!" in a black, serif font.

Tip of the Month!

Mikes Ramblings and Thoughts

1. With all the doom and gloom about a recession, high interest rates, low house prices and general down turn - with higher prices paid for everything and lower incomes, in our letterbox this week was a land agent's monthly Kamo update. According to the May 2024 update, Kamo has had a 16.7% year on year lift in the median sale price from May 2023. How can this be? We are in a doom and gloom market. A house sold in Three Mile Bush Road for just over \$2m. [5 bed 420 sqm]!

Do those telling us this info, actually know what's really happening?

2. What's going to happen when the Bright Line Property rule moves back to 2 years from the current 10 years? A lot of negative predictions here too! I think that a few will have to sell - especially if they have gone from a low interest rate up to today's rates. Some are having to find, per week, another \$250 - \$400 cash to cover the increased interest rate. This is going to hurt. Will prices drop? Will it be harder to sell? Will we start seeing mortgagee sales? Could be a good time to start buying again! Who knows, only time will tell. Ask me what happened this time next year!

Mike Tasker

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and Property Investors



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We are the Northland
property management team
that can be counted on to get
the job done.



NPIA Silver Sponsors

G.J. Gardner. HOMES



Sponsorship Opportunities

Become a Sponsor

Get in front of serious property investors in Northland by becoming a Sponsor or Corporate Member of Northland Property Investors Association (NPIA). Our regular monthly events and communications provide a variety of channels and opportunities to connect with members who are purchasing, renovating and renting investment property.



CHANGING LANDSCAPES
NZPIF CONFERENCE 2024
ŌTAUTAHI | CHRISTCHURCH

FRIDAY 18TH - SUNDAY 20TH OCTOBER 2024

TE PAE CHRISTCHURCH CONVENTION CENTRE

Buy your early bird tickets NOW @ propertyconference.org.nz



Registrations are now open with an **EARLY BIRD** ticket price of \$595, available until 30 June 2024.

Book NOW and save \$200 off the standard price.

Click [HERE](#) to purchase your ticket

Help Us Spread Our Message and Grow

To raise the profile of our Association, please like our Facebook page. And as always, any feedback you have, please let the committee know via [email](#).



For further information, please contact

Jenn Long - Secretary

021 144 2615

Alternatively, you can [Click Here](#) to email

For a full list of the Committee, please [Click Here](#)

The Monthly Committee Meeting for May will be held at Distinction Hotel from 5:30pm, before the Monthly Members Meeting. Members are welcome to join the meeting to discuss Association Business and other topics. Light refreshments will be served.