

This Month's Meeting: *Wednesday 27th July 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



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This Month's Event

NPIA Members are invited to attend

Home Insulation, Ventilation and Heating

With the recent law changes, Landlords have two years to have their rental properties insulated.

In the July meeting there will be 4 experts representing the field of insulation, venting and heating. There are a number of myths that will be cleared up.

Each will speak about their area of expertise and this will be followed by a question and answer session with the panel. So far the panel consists of representatives from Hubands, Metro Glass, Pilkington's Insulation.



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

Gary van Zijl

Initio Online Insurance



Methamphetamine contamination – prevention and protection.

We will discuss the topic of contamination from some basics around manufacture and use, the effects on property, and common testing and cleaning methods. Included in this is some background on how cover is provided by the various insurers in the market, and a brief overview of policy wordings (across the market) and common requirements that may make the difference in the claim.

Holler v Osaki – the recent decision on tenant's liability.

The recent decision in the Court of Appeal has meant that landlords can no longer hold the tenants liable for damage done to their property. This includes a bit of background on the difference between malicious damage and unintentional or accidental damage, and how this affects property owners in the practical sense.

General risk management and claims tips from an insurers perspective.

Advice on common issues that come up in landlord's insurance claims, and how best to avoid them. From the basics such as taking photos of property and items whenever possible, to the issue of "indemnity value" and how this impact your risks.

This segment of hints and tips on the back end of insurance claims to get you claim settled as quickly as possible.

** Topics may vary on the night depending upon time and members feedback*



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 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

Stimulating and inspiring speakers a feature of the 2016 NZPIF Conference

The 2016 NZPIF Conference will be a stimulating and inspiring experience, assisting you to climb higher in your property investing and personal life. Here is the background of three of the Conference speakers and each has a message which will sustain you during the following 12 months.

MARTIN AYLES

The keynote speaker is Martin Ayles. So who is Martin Ayles and why should you make every effort to hear him?

By all accounts Martin is down to earth, common sense sort of chap – the sort of person you might meet in a coffee shop down the street. But what he has achieved is outstanding. He has purchased or developed over 150 properties over the past eight years. He might come across as an ordinary person but his investing journey has been quite incredible.

At the heart of Martin's success are a broad strategy and his comprehensive Development Checklist which he pioneered and is the cornerstone to his automated investing system. He is always listening to the market to ensure that the way he does his renovation and development projects are always in demand. He will be sharing the essence of his success during his presentations.

WENDY KERR

If you are feeling stuck and that your life has plateaued, it is very worthwhile coming to the 2016 NZPIF Conference to hear Wendy Kerr. In her mentoring and coaching work she has worked with many clients whose growth has stalled. She has also worked with clients whose growth has accelerated. Through in-depth quantitative research, she has discovered seven essential personal qualities of a successful business person. She believes that these qualities can be acquired over time if you really want them. Over time you will grow with your business. Read more about Wendy's work as director of the University of Auckland Business School's Centre for Innovation and Entrepreneurship (http://www.nzherald.co.nz/university-of-auckland/news/article.cfm?c_id=1503679&objectid=11638887)

BRYCE BARNETT

Learn about another aspect of property investing from Bryce Barnett. Augusta Property Syndicates are structured to provide investors with a high yielding and highly tax effective investment in some of New Zealand's top quality real estate, without any of the burdens of private property ownership. Bryce established KCL and when it was sold to Augusta Capital in 2014 he said the sale did not mean KCL would be leaving New Plymouth.

"We are not deserting the ship. We are not leaving. Even though Augusta Capital is an Auckland, publicly listed company, our focus will be to grow our provincial following even more and we will still have a strong New Plymouth base and presence," he said.

"It leads to exciting opportunities to introduce more products for a greater range of people under the new regime. " Delegates will learn more about these exciting opportunities. For example this May Augusta Funds Management is syndicating an industrial property in Queensland, allowing New Zealand investors to invest into the Australian industrial property market with a minimum investment of A\$50,000. (<http://www.interest.co.nz/property/81517/augusta-syndicates-another-industrial-property-queensland-nz-investors-only>)

Register for the 2016 NZPIF Conference at the discounted price by visiting <http://www.propertyconference.org.nz/registrations/event/57466>

before July 31st

NZPIF Media Releases... (Excerpts from 4th July to 11th July)

TOUGHER LENDING RULES TO COME

Housing investors could soon need a deposit of nearly \$400,000 for the average Auckland home as the Government urges stricter rules on borrowing for investment properties. Under growing pressure to control the housing market, Prime Minister John Key said yesterday that the Reserve Bank should consider targeting investors with tougher lending rules. Speaking after Quotable Value (QV) figures for the past three months showed property prices rising at their fastest rate since 2004, Mr Key said the central bank had a responsibility to "look at the question around investors".

http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11669168 – 6 July

See also <http://www.scoop.co.nz/stories/BU1607/S00125/surge-in-investor-activity-sees-home-values-soar-across-nz.htm> - 5 July

ARE WE SHOOTING AT THE WRONG TARGET

Following QV's monthly housing report released today, the Prime Minister's advice to further hinder the provision of rental properties in New Zealand is misguided. Over the past year rental property owners have been stung by higher LVR ratios, particularly high in Auckland, higher risk weighting requirements and the Bright Line Test. "There comes a point when you have to ask, if all these measures aren't slowing house price growth perhaps we are shooting at the wrong target" says NZ Property Investors' Federation Executive Officer, Andrew King.

<http://www.scoop.co.nz/stories/BU1607/S00157/are-we-shooting-at-the-wrong-target.htm> - 5 July

PROPERTY INVESTORS UNFAIRLY TARGETED

Property investors say it's unfair to blame them for rocketing house prices around New Zealand. The latest Quotable Value figures show property prices rising at their fastest rate since 2004 in the past three months. "It appears this may have led to a surge in investor purchases in various housing markets around the country over the past month," QV said on Tuesday. That's prompted Prime Minister John Key to suggest the Reserve Bank (RBNZ) have a look at clamping down further on investors. But Andrew King from the Property Investors' Federation says we actually need more rental properties. "The Prime Minister's advice to further hinder the provision of rental properties in New Zealand is misguided," he says.

<http://www.newshub.co.nz/business/unfair-to-blame-landlords-for-house-price-rises---investors-2016070606#axzz4DbK7OALN>

See also <http://www.stuff.co.nz/business/money/81812581/investors-feeling-unfairly-targeted-for-growing-housing-boom> - 6 July

<http://www.radionz.co.nz/news/business/308107/investors-likely-to-be-targeted-by-rbnz> - 7 July

TENANTS AND FIRST HOME BUYERS WILL SUFFER IF TOUGHER NEW INVESTOR RULES ARE INTRODUCED

Tenants and first home buyers will suffer if tougher new investor lending rules are introduced, says a landlords group. Andrew King, Property Investors' Federation executive officer, expressed concerns about the potential for investors to need deposits of nearly \$400,000 the average Auckland home, as the Government urges stricter rules on borrowing for investment properties "With extra costs and restrictions being placed on rental home providers, all we are achieving is higher rental prices - which make it harder for first home buyers to save a deposit. We are seeing people living in cars and in overcrowded conditions. These people need rental homes not rental price increases," King said.

http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11670081 – 7 July

RESERVE BANK SIGNALS TOUGHER LENDING LIMITS TO PROPERTY INVESTORS

The Reserve Bank has signalled it might extend tougher lending limits to property investors outside Auckland, who would then need to have a deposit of at least 30 percent. The central bank's deputy governor, Grant Spencer, said the expanded limit could be in force by the end of the year, although he stopped short of saying it would be imposed. He said the central bank would consult with trading banks on debt-to-income limits, which would also need the approval of the government, and would also look at the amount of money banks needed to back their lending.

<http://www.radionz.co.nz/news/national/308181/reserve-bank-ponders-tighter-rules-for-investors> - 7 July

Tony Alexander's BNZ Weekly overview. This week's overview is aimed at helping you get a gut instinct for the current housing market and why I think we have now entered the earliest stages of the end game, consider the case of the regions, or more specifically Wellington

<http://tonyalexander.co.nz/wp-content/uploads/2016/07/WO-July-7-2016.pdf> - 7 July

RESERVE BANK TELLS GOVERNMENT TO REVIEW IMMIGRATION POLICY TO STEM RISING HOUSE PRICES

The Reserve Bank has told the Government to review immigration policy in a bid to stem rising house prices. The call comes days after Prime Minister John Key told the central bank to "just get on with it" and introduce immediate restrictions on rampant property investors as the average Auckland house value nears \$1 million. In a speech in Wellington yesterday, Reserve Bank deputy governor Grant Spencer shot back at Key, warning that moderating housing demand was a "team effort". http://www.nzherald.co.nz/business/news/article.cfm?c_id=3&objectid=11670579 – 8 July

Also <http://www.radionz.co.nz/news/on-the-inside/308201/reserve-bank-refusing-to-play-ball-with-govt> - 8 July

NZPIF Media Releases... (Excerpts from 4th July to 11th July)

LABOUR'S HOUSING POLICIES ANNOUNCEMENTS

Labour's announcement included three main elements:

- 100,000 new affordable homes for first home buyers, half of them in Auckland
- An Affordable Housing Authority to cut through red tape
- A tax on speculators by extending the bright line test to five years

Labour would also consult on ending negative gearing, which Mr Little said was "effectively a taxpayer subsidy for speculation."

<http://www.radionz.co.nz/news/political/308361/labour-pledges-10,000-houses-a-year> – 10 July

LABOUR'S HOUSING POLICIES WILL NOT HELP TENANTS

Last week Labour leader, Andrew Little, said he was announcing new measures that he maintained were aimed at traders and speculators, not investors providing rental accommodation. However it appears that Little does not understand the difference between traders, speculators and property investors. Rather than targeting traders and speculators, Labour is proposing to target rental property owners with an extension to the Bright Line Test and by banning negative gearing. <http://www.nzpif.org.nz/news/view/58007> - 10 July

See also <http://www.scoop.co.nz/stories/PO1607/S00122/labours-housing-policies-wont-help-tenants.htm> - 10 July

Property investors attack Labour's housing plans

<http://www.radionz.co.nz/national/programmes/morningreport/audio/201807746/property-investors-attack-labour-s-housing-plan> - 11 July

<http://www.radionz.co.nz/news/political/308371/govt-not-sold-on-labour-s-housing-plan> - 11 July

LABOUR HAS STUCK TO A SIMPLE MESSAGE

Little has stuck to a simple two-fold message: speculators bad, houses good. Labour will stop speculators and build houses:

"When you don't have enough houses, you bloody well build some more. And that's what we're gonna do." http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11672095 – 11 July

http://www.nzherald.co.nz/property/news/article.cfm?c_id=8&objectid=11672095 – 11 July

WILL LABOUR'S HOUSING POLICIES CONVINCe VOTERS?

Labour's played one of its biggest cards by revealing its housing policy on the weekend. But will it ever see the light of day? Will it convince voters? Also, the tit-for-tat between the Government and the Reserve Bank continues.

Read more: <http://www.newshub.co.nz/tvshows/paulhenry/labour-reveals-housing-policy-2016071111#ixzz4E41Bfzh6>

<http://www.newshub.co.nz/tvshows/paulhenry/labour-reveals-housing-policy-2016071111#axzz4E40a5tmc> – 11 July

HAVE YOUR SAY! Challenge the points made by Brian Fallow in an opinion piece in the NZ Herald on July 15.



Brian Fallow has written this opinion piece [in the NZ Herald on July 15](#). He says

"So why are property investors in policymakers' sights? Why pick on them?"

In brief, it is because in the housing market they tend to be the marginal buyers who set the price. The higher the price it is rational and possible for an investor to pay, the more house price inflation there will be, and the faster the bubble will inflate."

It is important to challenge this and other statements in this opinion piece. Please click on the link to the article provided above, read it and add your comment at the bottom as soon as possible.

Andrew King has already forwarded [this response](#) to the NZ Herald.



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)

ANZ Property Focus

“AMBER ALERT”

SUMMARY

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

THE MONTH IN REVIEW

CHIEF ECONOMIST CORNER Markets are set for a tumultuous period following the UK EU referendum result. Society has sent a message against globalisation and economic integration; that's negative for microeconomic policy settings and ultimately growth. A key issue now is whether Brexit spills over into wider Europe and Asia. We suspect it will, and from there likely into emerging markets, which means Asia and that's hugely relevant for New Zealand. Global growth will be lower, although we are coy about making sweeping assessments at this early stage. What we know is that a) the global economy is already vulnerable; and b) steps against globalisation and integration are negatives that need to be reflected in asset valuations. For New Zealand, this represents a challenging backdrop of which to be mindful. Heading into a period of heightened uncertainty New Zealand doesn't look as vulnerable as it did prior to the Asian Crisis or GFC. But we are on alert. At this stage, we expect the domestic impact to be small; New Zealand continues to have a number of positive forces in its favour – excellent momentum being one of them. But it is a moving feast and outside of direct trade linkages and capital flows we are watching our 6 C's; contagion risks, confidence, cost of funds, commodity prices, the currency and China. It would be unwelcome and problematic to see a direct flow on into three or more.

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

This month's *Useful Links*

<http://propertyplussouthland.co.nz/> article library, latest issue and podcasts.

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

Tenancy Practice Service offers members a free short phone call for advice should you need it:

0800 483 626

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

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

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Director
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julie@blacksaltproperty.co.nz
Ph: 09 971 8100
4/15 Norfolk St, Whangarei
PO Box 1920
Whangarei 0140

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
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Contact: **Ian Reeves**

LLB

Director

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NPIA Business Partnerships...

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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



i-Rentals
Property Management Systems
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

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

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

noel leeming commercial

26 The Warehouse Way, Northcote 0627 | PO Box 9146, Victoria Street West Auckland 1142, New Zealand

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NPIA Business Partnerships...

GOLD Level Sponsors...



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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

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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.

