



## **Northland Property Investors Community**

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

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# November Event

**Wednesday, 27th November 7.00pm**

**Marina Room**

**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.*



**Quiz Night**  
with  
**Complimentary**  
**Pizza**

**Final Meeting for 2024**

**Join us in celebrating the festive season and bringing the  
2024 year to a close.**

We are hosting a quiz night with complimentary pizza being served. There will be prizes given on the night. The bar will be open for members to purchase their own drinks.

We look forward to seeing you all there!

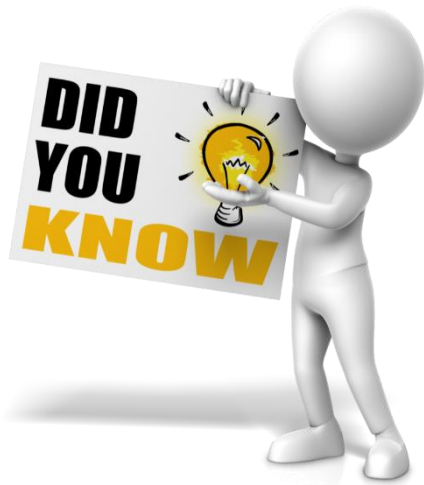
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# What's Next?

## First Meeting for 2025 - 26th February

Details to be Advised

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### **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.

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The banner is divided into two main sections. The top section has a light grey background on the left with the conference logo and text, and a photograph of a bridge over a river on the right. The bottom section is a dark blue rounded rectangle with white text. The text in the blue section reads: 'The NZPIF Conference with a difference!', 'Friday 10 to Sunday 12 October 2025', 'Distinction Hamilton Hotel & Conference Center', and 'Buy your tickets @ propertyconference.org.nz'.

INNOVATION  
NZPIF CONFERENCE 2025  
KIRIKIRIROA | HAMILTON

The Mighty Waikato PIA invites you to  
"INNOVATION 2025"

The NZPIF Conference with a difference!  
Friday 10 to Sunday 12 October 2025  
Distinction Hamilton Hotel & Conference Center  
Buy your tickets @ [propertyconference.org.nz](http://propertyconference.org.nz)

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## *12 Predictions for 2025 from Andrew of Opes Partners*

### **January - Uncle Lester will be back**

Every family has a grumpy uncle/aunt/cousin at the family BBQ who makes crazy predictions. I call that person 'Uncle Lester.'

This year, Uncle Lester will declare, "There's an oversupply of housing! House prices will crash!"

He'll be wrong this year ... as he is every year.

### **February – Interest rates will keep falling**

Interest rates will likely keep falling, with more OCR cuts coming around February.

But interest rates will likely hit a floor. I don't expect we will see them dip to 4%.

But we'll probably be at around 5 - 5.3% rate by the end of 2025.

### **March – Banks will make it easier to borrow money**

Banks are already making it easier to borrow money.

At the start of the year, ANZ was testing your mortgage application with an 8.95% test interest rate.

They've cut that by 0.9% this year. I expect this downward trend to continue, making it easier to borrow.

### **April – But, the DTIs will start to hit in April (where they haven't before)**

While lower test rates make it easier to borrow. By April, the Reserve Bank's Debt-to-Income (DTI) rules could finally start to bite.

At the moment, interest rates are so high that they're not having much of an impact.

But as interest rates come down, the DTIs will make it harder to invest in existing properties. At least, compared to what otherwise would be the case.

Meanwhile, New Build investors don't have to follow these new rules.

### **May – 3 big-name developers will go bust**

Even though the market is recovering, developers are still hurting.

People in the building industry say that they are less profitable. And their margins are being squeezed. So investors should still be able to get a sharp deal ... but look out for unstable developers.

### **June – The tenancy laws will get a shake-up**

National will also rebalance the tenancy laws.

Pet bonds will come in ... and you'll be able to ask your tenants to leave in 90 days ... without stating a reason.

Not many investors will use that option, but it will be a 'get out of jail free' card for investors who rent to the wrong tenant.

### **July – The best property investment app in New Zealand gets an upgrade**

Big upgrades are coming for Opes+.

In February, we're releasing Opes AI. This will let you plan your property portfolio with artificial intelligence. The AI will forecast how much you can borrow, how many properties you can buy and when to buy each property.

### **By July, you'll be able to manage your investments through Opes+**

That means you'll be able to see your tenancy, mortgage, and accounting details. This will be big!

### **August – House prices will start to pick up**

You should see house price increases in New Zealand's most undervalued regions.

That includes Auckland and parts of Canterbury.

Just this morning new data came out. It shows that house prices have stopped falling and are now going up.

If this trend continues, the house price increases will be noticeable by August next year.

### **September – Council rates will climb ... again**

Some council areas will increase their rates at twice the rate of inflation.

Not all of the 67 regions will see a significant increase in rates. But some will.

Wellington City Council forecast they'll increase rates by almost 11% next year. That's after an 18% increase this year!

## **October – The government will pass their new minor dwelling rules**

The coalition government wants to make building a granny flat in your backyard easier. These rules should be in by October.

This should save 5-10% of the cost of building a minor dwelling, which is around \$10,000 - \$20,000.

## **November – The rental market will start to recover**

The rental market has been tough this year. A net 22% of property investors say it's tough to find good tenants right now.

But we've been here before. The rental market is cyclical. It's tough now, but it should improve by November next year.

## **December – Episode 2,303 of the Property Academy Podcast comes Out**

By December, we'll know which predictions have come to pass.

Ed and Andrew will be there daily with the Property Academy Podcast to share which ones come true.

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## *National NZPIF Sponsor of the Month ...*



**McKeown  
Petroleum**

Go [HERE](#) to find out how NZPIF has partnered with McKeown Petroleum so that our members can obtain exclusive discounts. You just need one card to save on

Diesel and Petrol at over 100 North and 80 South Island Truck Stops as well as service stations nationwide. Save up to 35 cents per litre on diesel

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***Thank You to Our  
Corporate Sponsors***

We appreciate your ongoing support !

**NPIA Platinum Sponsor**





**We welcome Keith Hay Homes as our Platinum Sponsor and extend our sincere thanks and appreciation for their ongoing support of Northland Property Investors.**

As a family business, started by Keith Hay in 1938, Keith Hay Homes literally stakes its name and reputation on customer satisfaction.

More than 85 years and 50,000 satisfied customers later, Keith Hay Homes is still a 100% New Zealand family owned and operated company, built on a strong foundation of honesty, integrity and trustworthiness.

Keith Hay Homes are known for their -

- **High Standard of Workmanship** with quality products sourced from reputable providers.
- **Affordability** - leading the market in low and mid priced house design and construction.
- **Stress-free project management.**
- **Flexibility** with a plan range that offers a large number of choices to allow you the flexibility to suit your personal requirements.
- **Healthy, energy efficient homes** designed with energy efficiency in mind. All windows are double glazed and all homes are insulated to a higher standard than what is required by the NZ Building Code.
- **Innovation** with Keith Hay having pioneered the transportable home market and continuing to lead the market through their strong culture of vision and innovation.
- **Quick build times.** With a large selection of pre-designed homes we can build your home quickly and efficiently. If you want a home in a hurry, we also have a selection of pre-built homes ready to transport to your site.
- **Minimal site interruptions.** By building your home in a construction yard, damage is minimised and debris on your site as well as construction noise for your neighbors being minimised also. We can also build on your site if you prefer.
- **Peace of mind.** Keith Hay have a solid history of quality workmanship

which stands the test of time. Their buildings are backed by a five year personal guarantee by Managing Director, David Hay.

If you have any questions about Keith Hay Homes, please speak to one of their Home Consultants on 0800 Keith Hay (534 844) or click the above logo for the Keith Hay Website.

## NPIA Gold Sponsors



**krispedersen**  
MORTGAGES AND INSURANCE

Award-Winning Mortgage  
Advice for First Home Buyers  
and Property Investors



**rental experts**  
THE EXPERTS IN PROPERTY MANAGEMENT

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

## 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.

### **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](#).



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***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 November will be held at Distinction Hotel from 5:45pm, before the Monthly Members Meeting. Members are welcome to join the meeting to discuss Association Business and other topics. Light refreshments will be served.*

