

PROPERTY INVESTMENT NEWS

A PASSION FOR PROPERTY, PROJECTS AND PEOPLE

Presented at our June Members' Meeting by Chris Dugdale – Wellington Property Investor and Philanthropist



Chris Dugdale has certainly packed a lot of different experiences into her 72 years and it doesn't look like she will be stopping anytime soon.



From selling home-made lemonade outside her house to support refugee children at 10 years old, fundraising for sick animals, to her more recent projects of helping establish a village in Carterton to support 'at risk youth' and building a school in Uganda, she has always had a desire to make a difference.

Chris grew up in England and initially trained as a teacher. She spent a year in Uganda as a volunteer before returning to England and not long after purchased a small private school of which she was the headmistress. Her next adventures were also international; a few months in the Seychelles; travelling on a small yacht across the Indian Ocean for a month; working in South Africa selling Gestetner copiers; and moving to New Zealand in 1976.

Settling in the Wellington region, Chris was the first saleswoman and sales manager to work for Rank Xerox at a time in history when few women were accepted into these roles. Five years later Chris left the corporate world, when she purchased and ran a restaurant in Mount Victoria, as well as co-starting a shop selling house renovation items. Another project was organising a group of Plunket mothers into a co-operative that sold baby craft items at the market, which led onto starting up the Wellington Nannies College with a friend.

Chris purchased her first house in England when she was 22, and says she has a 'Passion for Property, Projects and People.' Her building projects (around 100 to date) have been diverse, ranging from project-managing the move of an old railway hall from Petone to Maungaraki to be renovated as a building for the church she attends, right through to relocating a block of double storey ex-army flats from Waiouru to Upper Hutt where they became part of a housing community for families which she and her husband Warwick ran for the next 11 years.

Eight years ago Chris and Warwick started the Dugdale Charitable Trust with \$10. Reflecting on the launch of the Trust, Chris says, "As a way to raise funds, we started to build houses for resale. We invited tradespeople and businesses to help with donations or discounts. On behalf of all involved we donated \$270,000 to different charities such as the Ronald McDonald House, Life Flight Trust and the Masterton Hospice. We helped extend the life of a school swimming pool in Carterton and purchased a new IRB for the Riversdale Surf Lifesaving Club."



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By 2015, as it was getting harder to find builders for these charity house builds, Chris looked for something that would produce an ongoing income for the Trust and also create a legacy for the Trust which their children could continue with in the future. Commercial property seemed the answer and although it felt like a leap into the unknown as she signed the purchase of the Trust's first commercial shop lease, she asked questions, took advice and is now confidently managing the tenancies of the 10 shops the Trust currently owns.

Chris and Warwick take no pay or expenses from the Trust as they want 100% of the surplus income to go the different projects that come across her path. There is always a sense of 'this was meant to be' about the projects that they get involved in. The satisfaction that comes from helping others is worth all the time and effort that goes into these projects.

Never one to miss an opportunity to invite others to help, Chris is open to anyone reading this article, with two of the Trust's current projects – building a primary school in Uganda for orphans and helping with the supply of 5 cabins for 'The Village' project in Carterton.

Contact email is okdugdale@gmail.com



FROM THE PRESIDENT

TO EVERYTHING THERE IS A SEASON ...

The Osaki case, where a tenant accidentally caused a major fire resulting in the landlord claiming on their insurance and leading to the insurer seeking reimbursement from the tenant, caused a far reaching, unintended consequence; tenants were no longer liable for accidental damage to the property they were renting.



Roll passed forward more than two years and finally the Residential Tenancies Amendment Act 2019 has been <http://www.legislation.govt.nz/act/public/2019/0037/latest/DLM7247512.html>

Tenants are now liable for damage to the property, up to a maximum of four weeks rent or the excess of any relevant insurance held by the landlord. Please read the complete wording in the legislation by following the link above. Of course, the government takes these opportunities to make other amendments to acts and some may not get widely publicised.

Landlords must now disclose their "relevant" insurance details to the tenant. Not doing so is "an unlawful act". Housing New Zealand or other social housing providers are not required to comply with the new insurance regulations. Detailed legislation directing the Tenancy Tribunal with regard to unlawful premises. Consequential amendment of the Unit Titles Act due to the unlawful premises clauses. New Methamphetamine contamination rules, rights, liabilities and procedures.

I'm not a lawyer, but I'm glad I have some on my team to help me interpret the changes, I hope you do too. Talking of support, our group of supporting companies continues to increase and this month we welcome Mitre 10 Crofton Downs and Rothbury Insurance Brokers on board. Please make the effort to support them in turn and take advantage of their knowledge, experience and of course discounts on offer to our members. Enjoy the newsletter, please pass it on to your friends and family and I hope to see you at a members meeting soon.

RICHARD BACON

*President
The Wellington Property Investors' Association*

DATES FOR YOUR DIARY

Monday, 30 September

Members' Meeting

Speaker – John Chow
Self-made Entrepreneur and Property Developer
Topic – John Chow's success in property in Wellington

Wellesley Boutique Hotel 6.45pm for 7.15pm start
2 Maginnity Street
Wellington CBD

Friday, 18 October – Sunday, 20 October

2019 NZPIF Annual Conference

The Changing Face of Property Investment
Novotel Rotorua Lakeside Hotel

Monday, 21 October

Members' Meeting

Speaker – Ian Cassels
Self-made Entrepreneur and Property Developer
Topic – How Wellington should grow and develop

Wellesley Boutique Hotel 6.45pm for 7.15pm start
2 Maginnity Street
Wellington CBD

Monday, 25 November

Members' Meeting

Speakers from the NZ Police and the Council of Licensed Firearm Owners
Topic – The Secure Storage of Firearms (approx. 10 mins duration)

Speaker – Shawn Manders
Topic – The Untold Stories of the Real Estate World

Wellesley Boutique Hotel 6.45pm for 7.15pm start
2 Maginnity Street
Wellington CBD

NON-MEMBERS: A door charge of \$30 applies to non-members for the Members' Meetings

DRESS STANDARD: Semi-formal or formal

CONTROLLING MOULD IN YOUR HOUSE

This article re-printed with the permission of Housing New Zealand



You can help control mould by keeping your house as dry as possible.

What is mould?

Mould is a type of fungus that grows in damp areas inside and outside the home. It usually appears as green, grey, brown, black, white or red growth or stains on walls, ceilings and other surfaces. It appears in speckled patches or streaks that become larger as it grows. Another name for mould is mildew.

Why does mould need to be cleaned away when it starts to grow?

Small amounts of mould are common in most houses in New Zealand and usually don't cause any health concerns. However, when mould is left to grow in large quantities it can cause serious health problems. This is because mould releases thousands of very tiny or invisible spores (like tiny seeds) into the air. These spores can cause serious health issues when breathed in, especially for elderly people and infants, people with weak immune systems or people suffering from asthma or other respiratory problems.

Some mould produces highly poisonous spores which can be life threatening when breathed in, even in small amounts.

What causes mould?

Mould needs moisture to live – it grows when there is dampness in or on a surface (such as walls, ceilings, floors, curtains or furniture) for a

prolonged period of time. If there is a lot of mould in a house, it means there is too much moisture in the air, or there may be a water leak or splashes that have not been dried. However, the most common cause of excess moisture is condensation. Condensation is dampness on walls, ceilings, floors, windows or window sills. It happens when wet, warm air such as cooking or bathroom steam (or even the warm air from your breathing), touches cold surfaces. This causes water to form.

How can you stop mould growing?

The most important thing is to reduce moisture in your house. This will help stop mould growing. There are lots of ways you can reduce moisture:

Reduce condensation

Wipe condensation that occurs off windows and walls. Don't leave damp towels on the window sill to dry. Open a few windows slightly throughout the house for 1–2 hours a day when you're home so air can circulate. On sunny days, open windows and doors for longer to let in plenty of fresh air. When showering, open a window in the bathroom a little or use an extractor fan. While someone is home, leave the window open for a while after your shower to let steam and condensation clear.

Heating

Portable gas heaters create a lot of moisture in the house. Always open windows slightly when using them, or use a dry source of heat such as an electric heater or wood burner.

Washing

Hang washing outside to dry. If using a clothes drier, ensure it vents outside or that a window is kept open in the room the drier is in with the door to the rest of the house shut.

Cooking

Keep lids on pots when cooking and let steam out by opening a window. You should also use an extractor fan if you have one.

Splashes

Try and avoid splashing water in the kitchen, bathroom and laundry. If water does splash onto surfaces, dry the area with a cloth or towel. Keep shower curtains hanging inside the shower or bath so that water doesn't drip on to the floor. And wash the shower curtain every few weeks to stop mould growing.

Leaks

Call us on 0800 801 601 about any leaks around your home so that they can be fixed. Check your house on the outside as well – look for leaky gutters, downpipes, taps or drains. A common sign of a leak can be a pool of water forming underneath the house that never dries out.

Other things you can do

To keep your house warmer and drier, open curtains to let sunlight in through the day and then close them at night to keep the warm air in. Open wardrobes occasionally to air them out. And dry any wet clothes or shoes outside before putting them into a wardrobe. Keep beds and furniture pulled slightly away from walls (especially external walls) so air can circulate. Use draught-stops under external doors in winter.

Cleaning away mould

White vinegar is the best way to kill or clean mould. Note it has a bleaching effect so don't use it on surfaces that might discolour. Spray directly onto the mould using a spray bottle or wipe it on using a clean cloth. If necessary, use an old toothbrush to get in to corners. On painted surfaces, thin down the vinegar half and half with water to avoid damaging the paint. Leave it for a few days to take affect and then wipe off the dead mould with soap and water using a clean cloth. Remember to clean the cloth or throw it away when finished so that the spores don't spread. Call us on 0800 801 601 if your house continues to suffer from persistent or severe mould. It's important that you clean away mould and try to reduce moisture in your house, but an ongoing mould issue may be a sign of another problem with the property. Reducing excess moisture in your house will help stop mould growing.



Reducing excess moisture in your house will help stop mould growing

Talk to us on 0800 801 601

If you would like more details about any information in this fact sheet, or have any queries about Housing New Zealand, please call us free on 0800 801 601, or visit our website www.hnzc.co.nz

If you have a hearing impairment, you can contact us using the NZ Relay Service on www.nzrelay.co.nz, or you can fax 0800 201 202.

WARMER, DRIER AND SAFER HOMES – HEALTHY HOMES STANDARDS

This article re-printed with the permission of the Ministry of Housing & Urban Development

New healthy homes standards for rental properties in New Zealand became law on 1 July 2019. The standards will play a significant role in improving the wellbeing of New Zealanders and their families.

Why is this important?

Nearly 600,000 households rent in New Zealand, and research¹ tells us that rental properties are poorer quality than owner-occupied homes. The research shows a link between cold, damp and mouldy homes and negative health outcomes, particularly for illnesses such as asthma and cardiovascular conditions.

By improving the quality of rental homes, New Zealanders who rent will experience improved health, as well as lower medical costs and lower levels of hospitalisations. Warmer and drier homes are also less likely to have issues with mould or mildew damage, which better protects a landlord's investment.

What is the main information that I need to know?

The healthy homes standards incorporate five aspects of a property, which all contribute to a warm and dry home.

Heating All rental properties must have one or more fixed heaters, which can directly heat the main living room to at least 18°C and can maintain this temperature all year round. Certain heating devices that are inefficient, unaffordable or unhealthy will not meet the requirements of this standard. A heating assessment tool is provided at [tenancy.govt.nz/heating-tool](https://www.tenancy.govt.nz/heating-tool), which provides a report that shows the minimum heating capacity required. It can be used to check if current heating is sufficient to meet the standard, or if it is necessary to install a new heater.

Insulation Ceiling and underfloor insulation has been compulsory in all rental homes since 1 July 2019, where it is reasonably practicable² to install. Some existing insulation in rental properties will need to be topped up or replaced. Depending on location, ceiling insulation needs to meet minimum R-values,* or existing ceiling insulation installed before 1 July 2016 needs to be at least 120mm thick. Underfloor insulation needs a minimum R-value of 1.3.

*'R' stands for resistance – an R-value is a measure of how well insulation resists heat flow.

Ventilation Rental properties must have at least one door or window (including skylights) that opens to the outside in all bedrooms, dining rooms, living rooms, lounges and kitchens. The openable windows and doors must have a total area of at least five per cent of the floor area in each respective room. The windows or doors must be able to be fixed in the open position. All kitchens and bathrooms must have an extractor fan that ventilates externally.

Moisture and drainage Rental properties must have efficient drainage for the removal of storm water, surface water and ground water, including an appropriate outfall. The drainage system must include gutters, downpipes and drains for the removal of water from the roof. If the rental property has an enclosed subfloor, a ground moisture barrier must be installed if it is reasonably practicable² to do so.

Draught stopping Landlords must block any unreasonable gaps and holes in walls, ceilings, windows, floors and doors that cause noticeable draughts. Open fireplaces must be blocked unless the tenant and landlord agree otherwise.

There are some exemptions that apply to each of these standards, and there are also general exemptions that may apply to some rental homes. Further information about exemptions is available on the [Tenancy Services website at www.tenancy.govt.nz/healthy-homes/exemptions-to-the-healthy-homes-standards/](https://www.tenancy.govt.nz/healthy-homes/exemptions-to-the-healthy-homes-standards/)

¹ Oliver J, Foster T, Kvalsvig A, Williamson DA, Baker MG, Pierse N. (2017) 'Risk of rehospitalisation and death for vulnerable New Zealand children'. Archives of Diseases in Childhood: doi: 10.1136/archdischild-2017-312671.

² It is not reasonably practicable to install something if a professional installer can't access the area without:

- carrying out substantial building work, or
- causing substantial damage to the property, or
- creating greater risks to a person's health and safety than is normally acceptable, or
- it is otherwise not reasonably practicable for a professional installer to carry out the work.

What do I need to do first?

Both tenants and landlords should make themselves aware of these key dates.

Do Now

- Sign up to **Tenancy Matters** (go to [tenancy.govt.nz](https://www.tenancy.govt.nz) and search for 'Tenancy Matters' to subscribe) and follow www.facebook.com/tenancynz to keep up-to-date with all tenancy related information, including all of the details about the healthy homes standards.

From 1 July 2019

- Ceiling and underfloor insulation became compulsory in all rental homes where it is reasonably practicable² to install.
- Landlords must include a signed statement with any new, varied or renewed tenancy agreement that they will comply, or already do comply, with the healthy homes standards.
- This is in addition to the existing requirement since 1 July 2016 to include a statement with all new tenancy agreements that covers what insulation a property has, where it is, what type and what condition.³ These two statements can be combined and provided with one signature.
- Landlords must keep records that demonstrate compliance with any healthy homes standards that apply or will apply during the tenancy.

From 1 July 2020

- Landlords must include a statement of their current level of compliance with the healthy homes standards in any new, varied or renewed tenancy agreement.³

From 1 July 2021

- Private landlords must ensure their rental properties comply with the healthy homes standards within 90 days of any new, or renewed, tenancy.
- All boarding houses (except Housing New Zealand and Community Housing Provider boarding house tenancies) must comply with the healthy homes standards.

From 1 July 2023

- All Housing New Zealand houses and registered Community Housing Provider houses must comply with the healthy homes standards.

From 1 July 2024

- All rental homes must comply with the healthy homes standards.

What is my required insulation standard?

Insulation requirements under the healthy homes standards are measured by R-value. 'R' stands for resistance – how well insulation resists heat flow. The higher the R-value, the better the insulation. Minimum R-values vary across New Zealand, as shown on the map of climate zones.

Zone 1:
ceiling R 2.9,
underfloor R 1.3

Zone 2:
ceiling R 2.9,
underfloor R 1.3

Zone 3:
ceiling R 3.3,
underfloor R 1.3



Landlords can check if they need to upgrade insulation by using the online insulation tool at [tenancy.govt.nz/insulation-tool](https://www.tenancy.govt.nz/insulation-tool).

Landlords can check the R-value of new or existing insulation by:

- › checking the product packaging
- › checking whether a product label is stapled to a beam in the ceiling or underfloor area
- › checking installation certificates, invoices or building records from the local council
- › consulting a professional insulation installer.

If the insulation was installed prior to 2016, its thickness can be assessed by manually measuring (existing ceiling insulation must be at least 120mm thick).

The Insulation Association of New Zealand ([iaonz.co.nz](https://www.iaonz.co.nz)) and the Energy Efficiency Conservation Authority ([energywise.govt.nz](https://www.energywise.govt.nz)) can help.

³ This may not apply to all tenancies. See [tenancy.govt.nz/starting-a-tenancy/tenancy-agreements/](https://www.tenancy.govt.nz/starting-a-tenancy/tenancy-agreements/) for a complete explanation of statements that must accompany tenancy agreements.

Property Team Works

People, Professionalism, Prosperity

The NZPIF Conference 2020, hosted by
The Wellington Property Investors' Association

16th–18th October 2020
Harbourside Function Venue
4 Taranaki Street, Wellington



The landscape of property investment and landlording in New Zealand has changed. Housing shortages make property an attractive investment, but rapidly rising compliance requirements and costs make going it alone both difficult and risky. Gone are the days of being a DIY landlord, able to rely on common sense and the Kiwi tradition of a 'Fair Go'. New legislation around residential tenancies, lending, health and safety, and building standards mean that as property investors we need to be professional in how we run our businesses, making sure that the people we work with and our tenants have a good understanding of their responsibilities and commitments.

Join us at the NZPIF 2020 conference and learn how to achieve this through building a strong team of the right people to create real property prosperity.

MITRE 10
CROFTON DOWNS

**DREAM KITCHENS
AND BATHROOMS**

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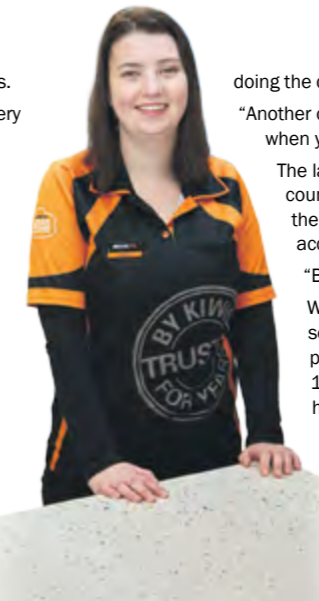
Sage advice

Emma Sage is the lead kitchen designer at Mitre 10 Crofton Downs. "I'm really enjoying it. It's nice to be able to help customers – it's very rewarding."

Basically, when a customer comes into Mitre 10 wanting to makeover their kitchen or build from new, Emma is their go-to. She listens to their ideas, shares with them some inspiration, and then works alongside them to realise their final vision.

According to Emma, there is no one ideal kitchen.

"It all depends on what the customer wants it to be," she says. It can also depend on what sort of space you're working with. Large, small, or somewhere in-between, a fabulous kitchen should have great flow and functionality as well as being pleasing to the eye. For example, Emma recommends that you position your sink and dishwasher next to each other. For one, it makes your plumbing much simpler. Secondly, it's just easier when it comes to



doing the dishes!

"Another one is making sure your pantry and fridge are near each other, so when you're cooking it all flows nicely."

The latest trends in kitchens include cupboards with uplifting doors, countertops in dark colours, and undermounted sinks – so you don't see the trim of the sink, just the bowl itself. Also popular are cut-outs and accent colours and patterns.

"But white is not going anywhere!" Emma laughs.

While renovating one of the most important rooms in your home may seem like a daunting task at first, it doesn't have to be a complex process. With Emma by your side and the support of the entire Mitre 10 team, you too can transform the heart of your home. Pop in to see her or make an appointment today. Thanks to partnerships with a number of great installers, all you need to do is design a kitchen of your choice and leave the rest to us.

We can do everything

Mark Ewing is the Showroom team leader working at Mitre 10 Crofton Downs. When we ask him to describe exactly what his role entails, he chuckles good-naturedly.

"Do you want the short answer or the more complicated one?" he says.

You see, this member of the team at Mitre 10 wears a lot of hats. In a nutshell, he's the link between trade and non-trade customers and the store, providing them guidance and pointing them in the direction of the right products. As he comes from a trade supply background himself from the paint industry, Mark currently is "a bit of a specialist" when it comes to paint.

So what does that mean for the customers renovating their kitchen, tinkering with DIY on the weekends, or starting a new build?

"We can help customers with pretty much anything – bathrooms, kitchens, paint, installation," Mark says. "What we're developing is a one-stop solution. With our industry experience, we can do everything."

They can even help with the design and planning stages. Many of Mitre 10's customers are landlords and property management companies, who are constantly renovating properties.



"They do a lot of what we call 'finishing' – all the pretty stuff, what takes a place from being an empty shell to a home."

Mark and his staff can advise these customers on the big no-nos when it comes to rental properties, and ensure their projects meet the latest government standards.

"There's a lot of rules around extraction, heating, and insulation," he says.

Trade customers, on the other hand, are a lot more straightforward.

"They just want to know if I have the product, if not, when I can get it in, and how much it is," he laughs. "They tend to be more savvy about what they want."

As a result, the showroom team works hard to ensure they can get the right products out to their contractors on time. As a tradie, there's nothing more frustrating than having a project run late due to a lack of materials – something Mark works hard to avoid.

Next time you're thinking of freshening up your home or rental property or building from new, head down to see Mark Ewing at the Mitre 10 Crofton Downs showroom – we would love to work with you.

CROFTON DOWNS MITRE 10
128 Churchill Drive - Ph: 04 479 8765 - Locals supporting locals
Monday - Friday: 7:30am - 6:00pm - Saturday & Sunday: 8:30am - 6:00pm

Columbus Coffee 'Pod' now open
Monday to Friday 6:30am - 4:00pm
Saturday and Sunday 8:00am - 4:00pm

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OF THE YEAR 2018

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WnPIA receives a rebate for all products purchased at Mitre 10 Crofton Downs.



ROTHBURYS Insurance Brokers



SPONSOR'S STORY

ROTHBURY INSURANCE BROKERS

About Rothbury

We know you're unique and your insurance advice should be too. We take the time to get to know our clients and we're there to support and advise them as their needs change.

Rothbury is a locally operated, majority owned Kiwi company, which means our clients receive personal service and quality advice from Insurance Brokers who live and work in their local community.

We're one of New Zealand's leading Insurance Broking Groups with 20 locations around the country and more than 45,000 clients. Across the country we support over 100 community, sporting and charitable organisations.

We have access to over 60 insurance providers so we can provide you with many options and competitive rates for all of your Commercial and Domestic insurance needs.

All our branches have dedicated Claims Advisers to help our clients through their entire claims process. The team's focus is to advocate on clients' behalf to get the best possible outcome for them.

With us you'll have instant access to all your insurance information through the My Rothbury mobile app. You can start a claim, receive claim updates and connect directly to your Insurance Broker or Claims Adviser.

We've been helping protect Kiwis since 1950, so get in touch we'd love to help you too.



STEVE PYKE
Senior Commercial Broker
021 289 5497
steve.pyke@rothbury.co.nz

Please visit the 'WnPIA Business Directory' section of our website to learn more about our sponsors.

www.wnpia.co.nz

RECENT MEMBER EVENTS

Ladies Night held 28 August – Mitre 10 Crofton Downs, Ngaio



Back-Roads Touring & Viking Cruises Held 29 August House of Travel, Brandon Street

Congratulations to our President for winning a bottle of Champagne!



Rental Reno's Evening – Calling all property investors/renovators. Held 4 September – Mitre 10 Crofton Downs, Ngaio



SPECIAL OFFERS TO MEMBERS FROM SUPPLIERS



Corporate monthly specials available to WnPIA members

10% off all Matawhero wines until the end of October 2019

Just show your WnPIA membership card to load and quote #90260



7 day trial for WnPIA members. The hyperlink to the 7 day trial is <https://www.lesmills.co.nz/affiliates/wellington-property-investors>

Eligibility for the corporate plan as 10% discount off their standard plans. **Just show your WnPIA membership card.**

PROPERTY INVESTMENT NEWS

WELCOME TO OUR NEW MEMBERS:

Rochelle Ferguson
Jean Phipps
Philip Best
Paul Tansley

Ian Rogers
David Phipps
Linda Chong
Catherine Khok

Richie Grijaldo
Kim Gray
Sally Periam
Nicky Carroll

Joanh Gomez
Rick Marshall
Anne-Marie Russell
Cory Carroll

KEY CONTACTS

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Email: contactwnpia@gmail.com

Sponsorship & Newsletter
Partnership Manager: Martin (027) 604-7329
Email: ahdl1@outlook.com

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MEMBERSHIP INCLUDES AN ANNUAL SUBSCRIPTION TO THE NEW ZEALAND PROPERTY INVESTOR MAGAZINE

**THE WELLINGTON
PROPERTY INVESTORS'
ASSOCIATION INC.**



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