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CRL Intensification: A Wake-Up Call for Everyday Investors

AUCKLAND, 27 July 2025 – The Auckland Property Investors Association (APIA) cautiously welcomes this week's announcement of intensified zoning around Auckland's City Rail Link (CRL) stations, calling it a "necessary progression" in the city's infrastructure journey and urging small-scale investors to recalibrate their strategies in light of the rapidly evolving market.

"Linking housing growth to public transport is a no-brainer," says APIA General Manager Sarina Gibbon. "If we're going to invest \$5 billion into the CRL then it makes sense to enable people to actually live around it."

The question is: *Who gets to shape the next chapter of Auckland's property market?* The scale and ambition of the new CRL zoning, up to 15 storeys in some areas, signals a development environment likely to favour corporate players and large capital-backed builders.

"Let's be real, we are entering a phase of urban development that most ma-and-pa investors can't keep up with. That doesn't mean they are shut out of the game (and gains), it just means that for these investors, the playbook is changing," says Gibbon.

Instead of resisting change, APIA urges small-scale investors to explore new pathways to participate:

- Joint ventures or other co-investment models with established and experienced developers,
- Build-to-rent partnerships,
- Prefab and modular construction to lower costs and increase speed,
- Reinvestment opportunities with windfalls from zoning triggered value uplifts.

"CRL developments are high-stake plays with big risks and big price tags. They are not for the faint-hearted and certainly not for investors who are stuck to old models. But if you are willing to re-benchmark your expectations and explore co-ownership, syndication, or other shared equity models, there could still be plenty of opportunities to build wealth in these high-value pockets of Auckland."

The Association is also calling for robust and transparent implementation frameworks to ensure that private landowners are given clarity and opportunity, and that Auckland's zoning tools are not solely captured by large institutional players.

“Density done right can still deliver access and diversity,” Gibbon says. “This isn’t the death of investing off the everyday Kiwi, it’s a chance to move up the value chain if you are prepared to act smarter.”

For media inquiries, please contact: Auckland Property Investors Association media@apia.org.nz

About Auckland Property Investors Association (APIA) The Auckland Property Investors Association (APIA) is a leading advocacy group representing the interests of property investors throughout Auckland. Committed to promoting education, advocacy, and networking opportunities, APIA actively shapes policies impacting the property investment landscape. APIA strives to cultivate a supportive environment for property investors while advocating for policies that uphold the rights and responsibilities of both landlords and tenants.