



HOUSING TENANT NEWS

NEWSLETTER OF TENANTS PROTECTION ASSOCIATION (CHCH) INC

November 08



From the Desk of ... Helen, TPA Manager

Kia Ora,

Out on an election limb.....

This month I want to climb out on an election limb and look at what's on offer, what's not, and what is not even up for debate.

Take a bow tenants, despite the changing figures on home ownership the plight of renters still gets very little scrutiny. In media terms tenants are still close to invisible.

However, the issue that I would really love to see us have a conversation about is right off the radar. A conversation about responsibility, leadership and change.

Who can't help envying America for once with Barack Obama showing signs he might just deliver on all of the above?

Here, even with MMP, we have all got so stuck in the trenches of party politics that the big issues of our times simply do not get a hearing.

Speaking as a consumer of all that is on offer this election I'm struck by how all the politicians are firing off their solutions to our social woes at us. Programs, poli-

cies, ideas and funding are poured down on us. The conversation needs to be more about not what they plan to do for people, but what they would like people to do for themselves, either in return, or despite the solutions on offer.

It seems to us as providers of solutions in one area of problems, tenancy issues, that what we are witnessing is a silence about how too much policy focus can cover up for a disassociation of people from their responsibilities. All the talk in the world about empowerment is meaningless if we overlook this.

It is not just TPA that have found client problems have become more complex and intricate over the last 20 years. It is across the board in social agencies and advocacy groups.

Twenty years ago you would get maybe two or three utterly disruptive clients a week tapping into community groups. Now you get the same number just about daily.

What it would be wonderful to see, hear, and support would be the political leader that brings up an issue and then actually shows real leadership about it. By that I mean someone who not only shows you a problem but taps into their own life to provide a suggested way out. Sometimes



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TPA is a community agency which works to promote and advance generally the rights, interests and welfare of tenants.

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Landlord of the Year - Idea needs support and development

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we get glimmers of this, like ex-smoker Hone Harawira's call to ban all tobacco in Aotearoa because of the carnage it wreaks in Maoridom. Mostly though, especially with the major parties, the emphasis is on policies without the added powerful human dimension of anyone actually taking charge because they have been there. Imagine the impact if instead of hiding their scars from their own life journey people in politics instead showed them, shared how they got them and how they found a way through that life situation. That would be true leadership. Instead what we have at present is

what used to be called the social contract between the governed and the governing turning into far too much of a one-way street. Let me be very clear here. I am not supporting the cruelty of benefits lovingly calibrated to keep people bouncing around the poverty line. I am not saying that we need to wipe welfare and community caring. I am saying we do need to re-define it and have an honest shared conversation about it. For our leaders it calls for several truckloads more courage than the "me-tooism" that is making this election so timid. For the media it calls for the guts to raise the issues

rather than just follow them. Meantime for the people at the consumer end of community care and support it calls for them to be led to the point of asking and starting to answer some hard questions. Questions like: "What role did you play in this situation developing?" "What are you going to do to make sure it does not happen again?" Or even: "What are you going to do about it." We are all responsible for providing people with real leadership role models and ways to change.



***Tenants Protection
Association (ChCh) Inc.***



YOUTH EDUCATION

*Informative, practical and
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**Christchurch Housing Forum
Evaluation & Christmas Meeting
Wednesday December 10th 2008
Oxford Baptist Hall
Cnr. Madras St & Oxford Tce
12.30 - 2pm**

All Forum Members are encouraged to attend to share food, evaluate the Housing Forum performance and set an agenda for 2009.

All forum members and interested guests welcome. Please rsvp for catering purposes.



Forum Administration
Telephone 3791122
Email ali.tpa@xtra.co.nz



**Christmas Closing
Times**

**Tenants Protection Association will
close on the 23rd December and
open again on January 12th.**

**Tenant enquiries, ring Department
of Building & Housing 0800 836262
or 0800 tenancy**

Political policy search offers slim pickings...

So, what's in it for me? We decided to round up one staffer this month and send them off on a search for policies relevant to tenants and less affluent citizens from the political parties, both major and minor.

The mission? To ask that time-honoured "what's in it for me" (wifim) question on behalf of the average person able to get access to a computer. We'll just park up for the moment that question of just what on earth did we all do for researching before the internet and before the world of Googling made things so much simpler.

Anyway, allowing for the fact that not everyone can bridge the digital divide, what we found was fairly slim pickings for the poor.

Even the styles of communication were interesting to check out in the case of the two major coalition hub parties of National and Labour.

A visit to the National website turned up the interesting fact that their spokesperson, Phil Heatley, had been backed up prior to election by his associate spokesperson, Bob "my left testicle" Clarkson, or Bob the Builder and Winston Peters' nemesis in Tauranga last election. Sadly, this time around the public won't get to enjoy Bob's blunt style as he has left the political stage.

Gossip aside, when searching the Nats website for "tenants" you find first a paper about Housing New Zealand accommodation, which then at least cross-references into their Housing Policy Paper proper, which adds up to three pages. The Policy Paper, like many policies this election, offers little to frighten the horses.

In fact, if we simplify the search results by purloining the policy analysis from the "New Zealand Herald" election cover, which has been thorough and commendably obsessive, it comes down to these main points: keep State house rents at 25 per cent of income but no further increases in numbers in next few years. Allow State tenants to buy their houses. Keep Kiwisaver grants, Welcome Home Loans and shared equity scheme. Build homes on Crown land with the right to buy after 10 years. Streamline laws to cut costs or resource and building consents.

The verdict? Little change to the present but with a strong seasoning of the old National love of New Zealand as a "property-owning democracy."

The visit to the Labour websites was a slightly less easy exercise in fact finding.

In the first Labour site, just eight days out from Election Day, when we typed in "tenants" we are unimpressed to end up on a page promising "we'll be posting policy here shortly, meantime you can find it at Labour08.co.nz/policies". Which we're not sure would lead anyone but the most devout policy hound

to keep looking.

When we did we found a housing policy statement from the standard of living portfolio. Clocking in at one page, but with much smaller type this has of necessity to refer to deeds already done, rather than intended. Skipping back to that "NZ Herald" policy round-up, Labour's main points are: cut State house rents to 25 per cent of income and keep increasing State house numbers by 900 a year. Set up Kiwibank (Jim Ander-ton's idea actually), Kiwisaver grants of up to \$10,000 a couple. Set up the low-deposit Welcome Home loans scheme, up to \$280,000, plus shared equity homes for first-home buyers, and to set up homes on Crown-owned land for low-income buyers.

After the major parties, the ideas on offer become somewhat more varied and ideological.

The Greens: Show their commitment to social justice ideals by a policy mix that includes the idea of beefing up new State homes by 3000 a year, plus 1000 a year through the community sector. They would also bring back the universal child benefit and the ability to capitalise it to buy a first home. State lending for housing would also return.

The Maori Party: Also want to raise State housing numbers and cap rents. They would allow the Working for Families entitlements to be capitalised for home buying. They would also develop ways to give Iwi resources to build social housing and create joint ventures with marae to build whanau housing.

New Zealand First: Again on the side of beefing up State house numbers by 900 a year. They would bring in State lending for first-home buyers, along with rent to buy schemes.

The Progressives: The Progressives would up State housing by 1000 a year, allow capitalisation of Working for Families, and reform the Reserve Bank Act so monetary policy would have to give regard to housing market stability.

United Future: Would keep State house rents at 25 per cent but move out tenants when they make more money. They would take State house numbers back to 1990 levels and abolish rates to make way for "local sales taxes".

Act: Would graciously accept the need for some State housing but cut the number.

Predictably they also pledge to take the axe to red tape constraining development, including ideas like abolishing Auckland's metropolitan urban limit and allowing the purchase of rural land without full reports. We have doubtless missed a few political minnows along the way in this summary.

The only one really worth mentioning has been the **Alliance** which due to almost zero media mention few people are even aware still exists. Which is a shame, as their housing policy ideas are among the most interesting on offer this election.

They propose a massive house-building programme to beat the recession and keep building skills intact.

And that's it. Policy as hunted down via the internet.

"Landlords of the year" idea needs support and development.....

It was great to see that it was a Southern couple who took out the first inaugural Landlord of the Year award. Dunedin couple Andrea and Andrew Elliot won their award officially at the end of October.

They won their award in the competition which was jointly run by the New Zealand Property Investors' Federation and the Department of Building and Housing.

Both groups sponsored the award as part of their commitment to encourage higher levels of professionalism among landlords.

The Elliots own properties in Dunedin and Invercargill and reportedly decided to put their property investment hobby on a business footing four years ago.

They both work full time and fit their property investment activity into the spare time remaining.

They have found that this fits in with most tenants they deal with who are usually on the look-out for new places to live on the weekend and after work. The pair have divided up their rental operations with Andrew doing the books and Andrea dealing with the tenants. Their recipe for success? Andrea Elliot says the key to being a good landlord "is respecting tenants and maintaining their properties well".

TPA would like to endorse this recipe and to add our support for moves such as these aimed at making the rental market more professional and reliable.

The New Zealand Property Investors' Federation and the Department of Building and Housing are both to be commended for both this idea and others aimed at furthering the aim of higher standards of landlording.

On the other side of the ledger there is still lots to be done. In fact as we have mentioned before with the increasing numbers of "accidental landlords" in the market renting out their homes rather than selling into the price downturn this pressure for professionalism is taking on added urgency.

It is important, as the media headlines pronounce property investment to be dead, to emphasise that it is not true.

The latest ASB Bank's quarterly survey of investor confidence shows that rental property is still third in investor favour. First is term deposits, then bank accounts, and then rental investment on 15 per cent support.

Last edition we dug out our copy of the "National Landlords Survey" from 2004 done by Kay Saville-Smith and Ruth Fraser, for the Centre for Research, Evaluation and Social Assessment. We did this to shine the spotlight on what were already signs four years ago that many investment-driven landlords had little idea of their obligations and duties toward their tenants.

This research was done as part of the "Sustainable Housing in Disadvantaged Communities" programme run by the Centre, and funded by the Foundation for Research, Science and Technology. Data was also sourced and supported by the Ministry of Housing. This month we thought as we face the likely prospect of more conservative Government policies it is worth looking at the survey insights into the nature of letting properties.

The survey shows that that at that time tenancies were somewhere between six months and two years. The majority of landlords had faced finding new tenants at least once in the past year.

While over 40 per cent of landlords did report using property managers to select tenants, there was still a strong desire among them to undertake the actual selection of tenants. In fact just 22.9 of landlords said that they did not select the tenants but allocated the job to others. Just over half of the landlords reported that they selected tenants on the basis of a "casual chat."

With this strong anecdotal evidence that the personal touch is very evident in selecting tenants, the next set of data on who they prefer and do not prefer is all the more significant. About a quarter of the landlord group surveyed were willing to express specifically the qualities they both wanted and did not want in tenants.

In the preferred ledger are: professional couples (70.3 per cent), retired couples (51.1), professional singles (45.2), retired singles (39.7), and young single females (30.3).

In the explicitly not preferred categories were: large families (67.4 per cent), students (62.8), sole parent families (32.4) and refugee migrant families (30.4). Disturbingly, the report cites many cases where the groups ranked as most not preferred are also those highly likely to be involved in the rental market.

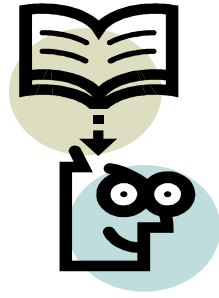
"The groups most repeatedly mentioned as tenants to be avoided included households with children where the landlord deemed the dwelling to be unsuitable because of size, or because of perceived wear and tear on the dwelling. Young people were also unpopular with landlords. They were portrayed as essentially unreliable, likely to be throwing parties and likely to be 'hooligans'. Singles, especially sole mothers but also single, young men, were identified as a group identified as undesirable by landlords.

Both Maori and 'Asian' were also identified, the latter mainly in relation to language difficulties. Extended families were seen as undesirable, so too were people with tattoos, beneficiaries, and speakers of English as a second language."

So the sooner the landlord industry moves on to a more professional footing the better!

Property Investors Federation code of ethics

Get your Act together!



It's the time of the year when most fixed term tenancies are due to expire.

November to March sees a flurry of activity, particularly in the offices of property managers all over the city. Election time may be 'decision time' but the choices made about re-signing tenancies can be just as fraught.

A common misconception by many landlords and tenants is that a fixed term contract will automatically 'roll-over'. What catches people out is that actually a tenancy is finished at the expiry of a fixed term.

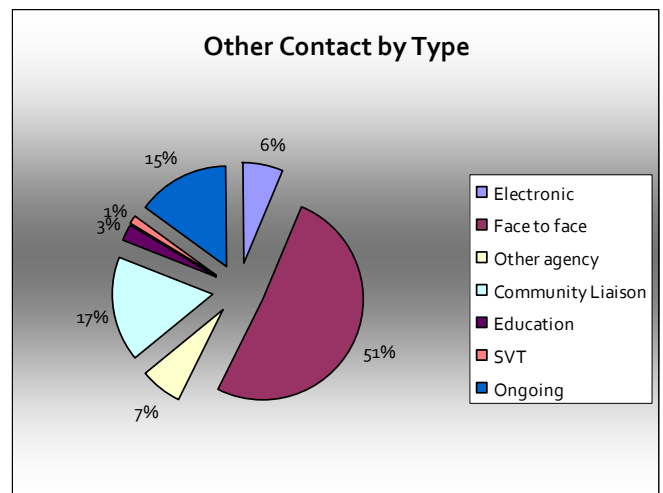
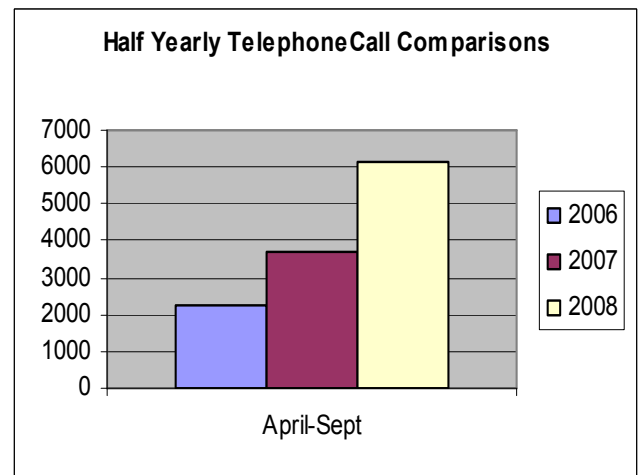
Most property managers will make contact with tenants well before the contract expires, but unfortunately many landlords and tenants don't sign anything until right at the expiry or even after the expiry of the contract. The risks here are huge. If the landlord and tenant don't agree on the terms of a new contract then the tenancy might fall through. Once a fixed term tenancy expires then there is no obligation on either tenant or landlord to give notice to the other party to move out (although mostly all the other responsibilities and rights of the Residential Tenancies Act still apply). The decisions you make about your home should never be rushed - an unexpected rent increase can really throw a spanner in the works! Just because the landlord may have told you there are no problems, the best protection is to have everything confirmed in writing well in advance.

Once 90 days has passed since the expiry of the fixed term, the tenancy automatically becomes a periodic tenancy. All the same conditions from the prior contract apply, but the provisions around notices then change. This 'no-mans land' 90 day period is to be avoided. If the proposed amendments to the RTA ever pass, this loop hole will disappear and the fixed term will turn into a periodic tenancy immediately after it expires.

The only way to 100% ensure the right to keep living in the property is to re-sign the tenancy agreement **before** the expiry of the fixed term.

Just last week a young woman rang up trying to take advantage of this very loop hole. She had had developed a plan to delay signing a new fixed term until after the expiry date so if she wanted to she could just leave whenever she wanted. She soon regretted revealing her cunning plan to me as I set about reprimanding her for her mischievous ways. In fact, the landlord had verbally agreed to renew the tenancy and she had accepted. I told her she had an *implied tenancy* and therefore if she left she would have abandoned the tenancy and the landlord would be entitled to apply to the Tenancy Tribunal for compensation.

TPA Statistics at a glance....



Recession-beating recipes on the rise....

Cor, the tough times now facing millions around the world sure do bear a passing resemblance to the lot of poor folk all the time. We are not immune to the bite of the downturn but a wee glimpse around the world at the antics of the great and powerful grappling with slamming purses can provide some consolation.

A recent American "Vogue" magazine suggests wearing the year before last's \$US25,000 couture dress with a few new gems stitched on, plus new accessories of course, and nobody will know of your shame. There is also a growing trend among the 25K dress set to economise by "shock horror" staying home several nights a week. We can thank the emergent Grumpy Aunty of the Nation and newspaper columnist, Rosemary McLeod, for unearthing this gem of suffering.

And in the September edition of "Vogue" (we borrowed it from the library actually) they've tossed in among the miles of shoes, jewels, designer lives and wives, clothes and make-up a piece for hard times: the "new austere".

Not quite the new black but on the way there. This reports that invites for those rarer nights out now include a new phrase, "light fare", i.e. don't expect tea.

According to this piece, the real upside of the collapse of world financial markets is that it means a new emphasis on really good design.

That's right, when the time comes to jump off your uptown balcony the style flavours will be classic, constrained and elegant.

Just for hell of it we'll quote one of the more naff sources in this recession chic piece.

One Martin Raymond, strategy and insight director of trend forecasting consultancy, The Future Laboratory, claims we are now in different time: "The stealth wealth of the Nineties did not necessarily express an intel-

lectual or intelligent angle – now it does. A generation of forty-somethings who grew up through the designed decade- call them the Scuppies (socially conscious, upwardly mobile) are defining themselves through a sense of austerity. Instead of grazing and gorging, we want to invest in better and less." Now you know. For the full story you will just have to queue at the library with the rest of us.

A recent edition of "Vanity Fair" also dwelled with suspicious persistence and devotion into the slumping prices of holiday mansions in the Hamptons, where the insufficiently rich are losing millions when they sell their holiday hamlets. Elsewhere confused and grumpy reporters are being either prodded out of the newsroom and on to the dole, or if they are luckier out to find new and novel hints on how to save a buck. The ideas are flowing fast and furious.

One in the Plain Money website suggests novel ideas like buying less fast food and processed food. It suggests that the new cool is to buy stuff that you have to cook at home while you talk and then eat with your friends and loved ones.

Barmy? Well no, in fact surveys for several years have been suggesting that right through the developed world meal times where families sit down to eat and talk have been a minority activity.

The "find a hint or find a job" reporters are also turning in ideas like cancelling the cable TV and trying out free-to-air television.

No wonder News Corp tycoon the ancient Rupert Murdoch emerged from his cryogenic crypt recently to warn that that Barack Obama person would be bad for the global economy. There is serious subversion afoot.

The Dirty Digger might find himself suddenly in demand, because other columnists are suggesting befriending old people to find out hints on how to manage hard times.

Bling is not only dead, it's so last Century all of a sudden.

In fact for many of the US middle classes the latest replacement for

Tupperware parties is what one might unkindly call asset-stripping parties, where gold buyers weight up auntie's old gold and jewels and pay cash for them on the spot. Closer to home in "Perthnow" people are throwing up 10-point plans for weathering financial storms. They are not all relevant to here but some are:

This list suggests:

- Pay down high interest debts like credit cards, store cards and personal loans
- Overpay on the mortgage if you can, that way you have a buffer if cash flows dry up.
- Don't switch to a fixed rate mortgage. Rates are on the way down and there is some way to go yet.
- Ask a mortgage broker what is available. Some lenders are still keen for business.
- Flog off what you don't want on Trade Me or with an old fashioned garage sale.
- Cancel the gym. Who liked it anyway?
- Eat at home. Again.
- When you do shop, do it once a week, and take a list.
- Quit smoking. Nasty, costly and all else failing you can get your nicotine fix free courtesy of patches and the helplines.

Finally for that reworked couture dress don't forget the accessories. So important, that.

And for the absolute last word don't forget the advice from that much loved late kuia to the nation Dame Whina Cooper: "Grow veggies."

An election year reminder from Pita Sharples...

One of the more thoughtful sets of comments on housing affordability this year came from the Maori Party co-leader, Pita Sharples. Speaking during the debate on the Enabling Territorial Authorities Bill, Dr Sharples raised the spectre of the Hikoi of Hope 10 years ago and what its aims had been. He pointed out that then the hikoi had bought to Parliament the plea that there was an urgent need to improve housing for the poor, that if New Zealand/Aotearoa wanted to really be a socially just nation we had to recognise the link between housing and poverty. Dr Sharples said that the Social Report that came out the time this Bill was under debate still was not a good news story.

"It is a story of haves and have nots, those who can afford to live well and those who can't."

There was, of course, the fact that 15 per cent of householders own investment properties. Then there were the others.

"Since the late 1980s the proportion of New Zealand householders spending more than 30 per cent of their income on housing has literally hit the roof - shooting up from 11 per cent in 1988 to a massive 26 per cent in 2007."

For Maori households the decline in disposable income has been even more severe.

Dr Sharples reminded Parliament that New Zealand has shied away from having an official poverty line, that Statistics New Zealand had made the case that there were too many variables to make it possible.

"If we continue to accept that the market forces will determine price in the supply and demand world, then the poor will never be able to be safely and appropriately housed.

"The God of the Market at whose altar we kneel, will determine the sort of life we lead. But we must ask, is this right? Should this be so?"

High housing costs eat into the limited capacity of low-income households to meet the basic needs such as food, clothing, transport, medical care and education.

"We must ensure that the housing market is more efficient and fair; direct assistance for low-income tenants enables basic quality of living standards to be met. We know that community and social service agencies are seeing the real impact of increased accommodation costs on poverty."

While he welcomed innovation like retrofitting, a new innovations fund and more flexibility about moving State housing on to the land and their impact on low-income New Zealanders, there were still underlying facts to be faced.

"We must look past isolated examples to really understand the grim reality for so many New Zealanders that makes servicing a mortgage out of the realms of possibility.

"The pressures on people are already too immense to create further stress on households by adding ever increasing mortgage repayments on to their already stretched budgets."



**TPA Rental Clinic
Moves to
Linwood:**

The regular tenants clinic held at Community House will move to the Work & Income Linwood Community Link Centre on a trail basis.

Clinic hours will be between 12noon and 2pm on Tuesdays. (No appointment necessary)

Linwood Community Link is on Aldwins Road - next door to the Stationery Warehouse.

A tenancy advocate will be available at Hereford Street if you are unable to get to Linwood Link.

Telephone/Office Advice Hours

Advice & Advocacy:

Monday: 10.30 - 4pm

Tuesday to Friday: 9am - 4pm

Rental Clinic: 12-2pm

(No appointment necessary)

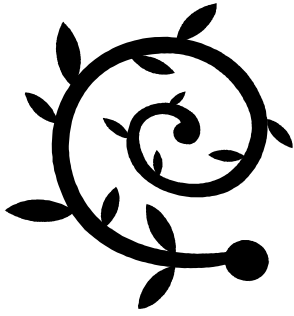
Education/Workshops:

Classes designed to meet your need

Education.tpa@xtra.co.nz

We try to see everyone who drops in, however sometimes this is not possible and you will be asked to make an appointment





Community Connections

Community groups up against increasing demand, locally and nationally...

This election has again seen the ironic sight of politicians rediscovering the community while those serving on the front lines of those communities are often feeling anything but discovered and supported.

The same mad managerial "culture" that kicked off with Rogernomics has trickled down into the community group processes and systems to produce ever-rising tides of accountability with receding tides of support.

If you strip away the swathes of red tape around many community groups you'll find it covers a much thinner, harder-working entity than even a few years ago. Politeness, politics and the awareness that somehow the squeaky wheels often miss out on oiling when the ceaseless funding rounds come round again has conspired to produce far too much silence on the realities for community groups.

Fact. Community workers get paid about 60 per cent of what the same skill set brings anywhere else.

Fact. Community workers face declining funding security.

Fact. Poverty never went away during the middle-class boom. Now it is tapping on middle-class doors it is getting noticed again.

When we trawled through our own files it is easy to see that this message has just kept failing to get through. As early as July last year the New Zealand Council of Christian Social Services was ringing the alarm bells about their struggles to deal with increasing pressure and demands. President Ross Kendrew pointed out then that the Ministry of Social Development report "Household Incomes in New Zealand; trends in indicators of inequality and hardship 1982 to 2004" had demonstrated that the poorest Kiwis had stayed stuck at the bottom of the pile since 1982. Poverty and its associated problems had become inter-generational.

The NZCCSS Executive Officer, Trevor McGlinchey, said that they were getting many reports from member agencies of "huge pressure" on existing social services.

"Waiting lists are common and our members are struggling to meet families' needs," he said.

Ross Kendrew added that funding for frontline social services that respond flexibly to the needs of families had stayed static for many years.

Inflation and wage pressures meant social services were struggling to reach out to those most in need. The situation called for immediate action.

Trevor McGlinchey concluded by saying that: "The poorest in our community have paid the price for the increasing prosperity of the richer class of New Zealanders.

"In our egalitarian and caring society we must ensure that social service providers are equipped to provide the hand-up that people in poverty need- not at some time in another year or two, but right now."

Commenting last month on the impending election NZCCSS Housing and Poverty Policy Group Convenor, Karen Morrison-Hume said it was time those most in need of affordable housing were part of the political debate.

"On an issue like housing, this can mean that those who are most marginalised from living in safe and healthy housing are almost excluded from the public debate.

"Housing affordability is not just about home ownership- it's also about people who may never own a house and who experience often extreme housing needs every day."

That call got support from Community Housing Aotearoa who gave strong support for a housing debate that went far beyond home ownership. CHA Director of Community Housing, Therese Quinlivan, said that the community housing movement was still playing "catch up" compared to most OCED nations.

"Many New Zealanders have been bought up to believe we live in a quarter acre paradise, whereas the reality now is that we have to build the future of housing in a much more sustainable, much more community-facing way," she said.

They had chosen the conference theme for this year as "Building the Future-Housing Our Communities" for their annual conference in Wellington on November 10-11.

Finally, the Salvation Army put out a news release in the last weekend before the election pointing out that the economic slowdown meant worse housing shortages for the most vulnerable.

They believed that there was a housing shortfall of at least 2500 buildings in Auckland in the last year, hit-

ting hardest areas already suffering from the economic downturn. Building permits had slumped meaning it was not keeping up with population growth.

Salvation Army social policy spokesman, Major Campbell Roberts said it meant housing costs would rise for the poor.

Overcrowding in some neighbourhoods was one of the potential dangers.

"For low and fixed income families, the economics are fairly brutal, the more money they spend on housing, means the less they have to spend on nutrition, health care and clothing," said Major Campbell.

Add all these warning up and the picture ahead for community groups already paddling hard just to try and keep up looks unpromising at this stage.

Recession and charities...

As recession turns into reality everywhere the analysts are turning their attention to just how charities can adapt to a dramatically changed financial landscape.

In our last newsletter we detailed how the collapse of some of the financial giants in America had already started to impact on charities and community groups as funding dried up. It is one of those paradoxes that will also play out here in coming months, that in times of increasing need the money required to meet that need can become harder to get.

Is it relevant to here? The signs are strong that it is. The Christchurch City Mission in a recent profile in the business section of the Press points out that some of their former donors to the food bank were now turning up as clients. City Missioner, Michael Gorman said in the profile that it was, "a real myth that people that ask for help are bludgers. Most people who come here really need to be here."

People on the prowl for information can do well by Googling recession and charities. Not too far into such a search we came up with a good piece, a feature article on

"Recession and charities; the paradox of charitable opportunity?", by Jenny Harrow and Cathy Pharoah, co-directors of the ESRC Research Centre for Charitable Giving and Philanthropy of the Cass Business School, associated with City University of London. Reporting on the UK situation they said that evidence was piling up fast that charities were no more recession proof than any other part of society. donations from the public as well as earned income had slowed dramatically for many charities. In worst case scenarios, charities will experience falling donations and revenues just at the point where demand for their work rises, and continues to rise.

The authors caution that charities will also have to be careful about how they signal their need for increased funding if they want to keep their reputation intact.

"Charities which become early reporters of severe financial downturns may receive positive donor responses and bailouts, but so leave less for others which avoid, pessimistic (or realistic) reporting.

"Yet if charities are seen as "crying wolf", and too early with declarations of problems, they may also fail to gain donor support.

"All in all it seems to us that "recession proofing" for charities is not ultimately feasible; anymore than most overcoats labelled waterproof can be relied on in heavy downpours," they say.

The authors warn that charities reputations as well as those of corporate donors who cut back on giving will come under scrutiny. Managing well, any process of cutbacks, or closure including providing timely information to staff and users, will be critical.

Rationales for giving may also begin to change subtly, as the recession shows who is, and who is not financially secure, and giving as a thanks offering comes more overtly into play .

Time for the "you don't know how lucky you are" appeal?

This page has the keep the roof over your
head campaign on.....

Insert Poster on this page



Thank you to funders and supporters.

Christchurch City Council
 Lottery Grants Board
 J. R. McKenzie Trust
 Workbridge
 Canterbury Community Trust
 Lion Foundation
 United Way
 Our Members
 Private Individual Donors &
 Especially our Volunteers

Housing Forum Planners:

Fax: (03 3668535) Please mark fax **Attention of the Housing Forum.**
Phone: (03) 3791122

Address: C/- ChCh Community House
 141 Hereford Street
 Christchurch



The Christchurch Housing Forum

Diary Note
Housing Forum Meeting
Wednesday 10th December 2008

Oxford Terrace Baptist Meeting 12-30 –2pm



Tenants Protection Association (ChCh) Inc
 Te Whakaruruhau ki Otautahi
 Christchurch Community House
 141 Hereford Street
 Christchurch

Ph: (03) 3792297 Fax: (03) 3668535 Email : tpa@xtra.co.nz

MEMBERSHIP:

TPA is a community agency which works to promote and advance generally the rights, interests and welfare of tenants. Individuals and groups can support TPA's work in a number of ways: through membership, subscription to TPA's newsletter or through a donation.

Anyone interested in becoming a member, subscribing to the newsletter or becoming a donor can contact the organisation.

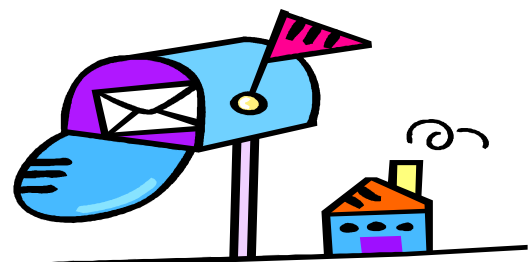
Tenants Protection Association (ChCh) Inc
 Te Whakaruruhau ki Otautahi
 Christchurch Community House
 141 Hereford Street
 Christchurch

Email: tpa@xtra.co.nz www.tpa.org.nz

Membership includes a subscription to Housing News

Subs are:	Organisations (commercial)	\$20.00
	Organisations (not for profit)	\$15.00
	Individuals (waged)	\$10.00
	Individuals (unwaged)	\$5.00

A Housing News subscription only \$15.00



**Information Services
Report**

TOP 5:

**Telephone Advice
Hours**



This page contains some of the graphics and notices we use on a regular basis.



HEATSEEKERS:



Diary Note:

