



# HOUSING TENANT NEWS

NEWSLETTER OF TENANTS PROTECTION ASSOCIATION (CHCH) INC

March-June09



## From the Desk of ... Helen, TPA Manager

**Kia Ora,**

### Heading towards homelessness.....

We've got busier in the last few months, and one of the big increases in demand we are seeing is a big rise in the number of tenants trying to get out of fixed term tenancies .

There are always a few but as the recession starts to nip our own shores the numbers trying to get out of suddenly unaffordable housing are on the rise. Don't get us wrong, fixed term tenancies normally offer certainty to tenants and landlords alike. It's just that when the economic climate shifts, from summery to suitably autumnal it is time to cut the victims of these changes some slack. To try and put a human face on these changes let me share with you some of the anecdotal data we are hearing ahead of the actual statistics coming out.

Work & Income workers have noticed an increase in the numbers of youth unemployed applying for help. Contract labour agencies off record are reporting that blue collar manufacturing contract work has gone "belly up" and shows no sign of coming back soon.

In other words the emergent picture is one of a generation that has never known a real downturn suddenly having to grapple with unpleasant recession realities like

not being able to pay the rent. Other agencies/Housing providers are also telling us that they are already seeing a big rise in young people and some who are not so young suddenly turning up to live with older relations.

Not much of this has become public yet, but here we are noting a marked shift in the nature of people turning up for help with tenancy matters.

As a veteran of a few downturns over the years I can tell you that this income decline is a case where trickle down economics really does work.

As the money goes so do the options. Next step for many after the tenancy hearings and ending the fixed term tenancy early, and paying rent, will be into more cramped quarters.

When friends and family at close quarters don't work out we'll start to see more people ending up on the margins of the housing market, the caravan parks, the emergency shelters etc.

For some, homelessness will become at least a short term reality. It's going to be tough, and as usual the toughness will fall hardest on those least equipped to deal with it.

It's easy to move on from these reports if you don't have to deal with the human emotions that go with these situations.

*(continued on page 2)*



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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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### Features:

Ending Homelessness - Philip Mangano

USA Interagency Council to end Homelessness

National Homelessness Forum Report

Have the homeless just got noticed globally

### Regular Features:

**Get your Act together**  
Home security

### Guest Contributor:

Greg Jackson Why I'm not renting anymore

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*(From the managers desk contd/...)*

We're seeing people who are scared, bewildered and confused about what to do next. Our hunch is that it will get worse before it starts to get better. Which made it

all the more opportune to hear one of the world's top key influencers, Philip Mangano, Executive Director of the United States Interagency Council on Homelessness tell us at the National Homelessness Forum in Christchurch that even

long term homelessness can be fixed if the political will is there. We've got a lot in this newsletter from Philip Mangano, it's a message we need to hear, take heart from, and act on.

## **Ending homelessness... Philip Mangano, Executive Director of the United States Interagency Council on Homelessness...**

*Philip Mangano brought that rarest of gifts to our shores, a message of hope and results in reducing what he calls the "spiritual and moral wrong" of homelessness.*

We don't normally get all gushy about imported guest speakers but in this case we will. In fact we'll even recycle some of his claims to fame as a major mover and shaker in reducing homelessness.

- He was nominated for one of Time Magazine's 100 most Influential people in 2007.
- In 2006 he was named by Governing magazine as the first and only Federal official ever to be honoured with its Public official of the Year Award.
- Harvard University's John F Kennedy School of Government in 2007 named his Interagency Council one of the "Top 50 Government innovations" in the United States.

He was appointed in March 2002 to the United States Interagency Council on Homelessness as Executive Director. The Interagency Council is made up of 20 Cabinet Secretaries and Federal agency directors who meet regularly at the White House to ensure Federal resources are more available and accessible to homeless people.

### **How to house the homeless.....**

Ask homeless people anywhere what they want and the answer is always the same. A place to live.

Philip Mangano is hot on this idea. An absolute imperative is asking the homeless directly, without the filter of advocates, caregivers or agencies. After myriad focus groups in the US and around the world he says the answer is always the same.

He started out working on a breadline in the 1980's and says that as he watched it and other breadlines grow he realised stopping homelessness took a lot more than a big heart.

"If homelessness was a growth industry it would show some wonderful figures over the years," he says.

That insight started a journey that took him from empathy for the victims of the "moral and spiritual wrong that is homelessness" onto a road that led toward developing solutions that joined "our hearts with smart heads." Just over 7 years ago when he took up his lead role in US homelessness the target was the hard core homeless left in the wake of economic and social change.

It was before the unfolding fiscal crash that presently

adds up to 10,000 Americans losing their homes a day, and over 1 million joining the ranks of the short term homeless in the last year. On that subject Philip has a warning for us here in New Zealand as the worst of the impacts appear to have passed us by.

"It's coming, not as bad as us, but it will come," he says.

But 7 years ago when it was the entrenched homeless he had to aim at, he kicked off by asking the homeless everywhere what they wanted first. The answer was the same everywhere, a place to live. First.

"There are many routes into homelessness, but only one way out."

When he took over his Council seven years ago it added up to literally a few dusty rooms, with some even dustier files. Getting some grunt into the Council took mundane building blocks like getting a logo that looked official and purposeful.

"I found out that several hundred years after the War of Independence we still have a Department of Heraldry that calls the shots on where and how you can put your American Eagle on your logo. "They took three months to get a result out of."

Then there was the need for a complete re-jig of how things were done, and to get collective will and muscle mustered across Federal, State, NGO and private sector groups. To get results, and he has got them, up to 30 per cent reductions in long term homelessness in some areas, Philip says he also needs to find a way to create "unprecedented political will to end homelessness."

The missing ingredient?

Economic insights into the real cost of the homeless.

This took 65 case studies on the economic impacts of homelessness carried out across the United States. The numbers these studies turned up were the catalyst for the sea change in official attitudes toward the homeless in the United States.

In Reno, analysis turned up the now famous "Million Dollar Man" who had run up a tab to the state of US\$1 million for his detoxes, arrests and hospitalisations during the time of the study.

In San Diego, California nobody official had worried much about the smattering of homeless sleeping out around the beach front streets and parks.

That all changed when an 18 month study into their total costs for the same sorry shopping list of needs, hospitalisations, arrests, detox etc came up with the fact that their average cost each to society was \$200,000.

"You could have literally put all of them into serviced condos overlooking the beach for less.

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"These sort of figures drive people to solving the problem of homelessness, not managing it," he says.

The results of the cost benefit studies have fuelled a wave of building of social housing across America as decision-makers wake up to the real costs of homelessness. It has been why there are now 20 Federal agencies meeting regularly at the White House working towards ending homelessness.

"We have turned a generation into abolitionists on this issue" he says.

With the real costs on the table homelessness has been reframed from a social service frame to a business frame.

Armed with these studies Philip Mangano has been empowered to say to decision makers "If we are not providing housing for our homeless then shame on us."

The turnaround at the top has led to massive changes in how services are delivered to those experiencing homelessness. Interagency "one stop shops" have sprung up where all the relevant agencies are on tap for the homeless. Along the way many clichés and false beliefs about the homeless have been dispelled.

"The longest queues are always where you can get a hair cut." he says.

The buzz around providing actual solutions to what many had regarded as entrenched irreversible problems has led to one stop shops for the homeless where the door greeter may often be the local Mayor. As the movement has gained momentum so have the figures of people leaving long term homelessness. From 2005 to 2007 there was a 20 per cent decrease. Nationally there were 50,000 housing units created targeted at the chronic homeless.

And for those confronted with Kiwi homeless issues like the continuing lack of an agreed definition of what it is and political will to tackle it he has these final words of hope:

"The long moral arc of history bends towards justice."

Issues like slavery, votes for women, welfare that seemed impossible at first have long been solved and accepted.



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



### **YOUTH EDUCATION**

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Monday: 10.30 - 4pm

Tuesday to Friday: 9am - 4pm

Telephone 03 3792297

##### **Rental Clinic: 12-2pm Tuesday**

Linwood Community Link

##### **Education/Workshops:**

Classes designed to meet your need  
education@tpa.org.nz

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



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**Please update your records**



## National Homelessness Forum Report.....

*How much did we cram into our one day National Homelessness Forum here in Christchurch in March?*

Too much as usual , but it was useful for all of us involved with this issue, locally, nationally and internationally to catch up on both problems and solutions.

While US Homelessness expert Philip Mangano was the star of the show there were also many other informative and topical talkers and groups offering their knowledge. Including Tenant's Protection who put together a team of Helen Gatonyi, Lisa Coulter and Ali Brunel to tell people how we are helping prevent homelessness with our early intervention Supporting Vulnerable Tenancies programme.

This programme assists at risk tenants to secure and/or sustain tenancies in the private sector. The programme is based on the belief that sustainable tenancies are vital for healthy life choices and to minimise the risk of homelessness. The tenants we work with in this programme offer varying levels of complexity. They may have an ongoing history of tenancy problems due to poverty, or child protection issues, addictions or mental illness, lack of literacy or communication skills, or multiple failed tenancies because of a combination of these problems. Supporting Vulnerable Tenancies supports tenants by:

- Engaging and coordinating relevant services to support their housing needs
- Providing interventions and tools to support tenants, but not rescue them.
- Work with tenants own knowledge and ability to write an action plan to maintain an existing tenancy or explore other housing options.

The SVT programme also helps to:

- Ease pressure on the public sector.
- Assist landlords to recover lost rent
- Maximise bond returns
- Minimise debt arising from tenancy tribunal orders
- Help tenants build a better rental record to help broaden their future options
- Up skill tenants in life skills such as managing a tenancy with a consequent fall in dependency on government resources.

Hopefully our message that it is better to support tenants toward effective management of tenancies has found some receptive ears .

The Forum was also where the New Zealand Coalition to End Homelessness discussion paper from last year got a wider audience distribution. We recycle some of the comments from the executive summary here as a good snapshot of current thinking about

homelessness in Aotearoa.

This says: " To be homeless is to be excluded from one of our basic human rights, the right to adequate shelter".

"Contrary to popular stereotypes it is not a personal lifestyle choice, and most homeless people also experience multiple disadvantages including very low income, poor physical or mental health, unemployment, addiction and exclusion from the institutions others take for granted".

"There are additional disconnections for Tangata Whenua. The disconnection from their cultural and spiritual dimension further inhibits their ability to re-integrate with their whanau, hapu and and/or iwi."

The Summary goes on to make the point that in most Western developed nations there is a recognition that investment in homeless prevention and intervention leads to savings in areas such as health, welfare and emergency housing.

"It is regarded as one of the responsibilities of national and local government, and strategies have been put in place to address the problems with appropriate levels of funding. It is estimated that over 100,000 people in Australia, or half of one per cent, are categorised as homeless, and the ability to quantify the problem has been a factor motivating the government to fund and implement prevention programmes.

"In New Zealand, however there is no clear picture or overview of the nature and extent of homelessness. The problem has a low profile as a policy issue, partly due to low public awareness. There has been a lack of consensus about how homelessness is defined, contributing to an absence of policy direction. Such lack of consensus in other countries has not, however, prevented significant strategic initiatives and preventative programmes from being put in place."

While we agree with the broad thrust of this summary we do differ in that TPA wants to see quicker action on defining homelessness and developing national and local solutions to this definition.

It seems to us a "big ask" to expect too much in the way of Government and policy action on this issue while the ability to define homelessness coherently is still lacking .

This really cannot happen quickly enough!



**Next Meeting  
24th June**

**Hoarding and Cluttering**

## Have the Homeless just got noticed globally?

*With one in 50 American children homeless you would wonder how much worse things can get for the United States.*

Turns out that things have been bad for much longer than the recent flurry of media attention to homeless families and kids would suggest. Huffington Post writer, Arthur Delaney, ( Huffingtonpost.com), raised the interesting point recently that the media coverage of the homeless in the recession is just putting the spotlight on a long standing problem.

"The headlines about shantytowns and homeless children may reflect more of an increase in interest in homelessness than the impact of the recession. Those tent dwellers sunk their stakes before this recession started , and the child homelessness study is based on data from three years ago. The tents, and the homeless kids are indicative not of the current economy, but of a long standing problem," wrote Arthur Delaney.

He was able to bring in some heavy duty support for his theory in the form of new US President, Barak Obama who recently told an Ebony magazine reporter that: "The homeless problem was bad even when the economy was good."

Before that he had said that ;"Part of a change in attitudes that I want to see here in Washington and all across the country is a belief that it is not acceptable for children and families to be without a roof over their heads in a country as wealthy as ours."

So is the recession having an added impact on what turns out to have been a historic trend toward increasing familial homelessness?

Yes, in fact the estimates at the worst of the credit crunch impact was that a gob smacking 10,000 Americans were losing their homes a day.

The same Huffington Post piece cites Ellen Basuck, president of the National Center on Family Homelessness as saying the number of families on the street increases quite dramatically during recessions.

Basuck says that family homelessness did not become a problem in the United States until the mid 1980's. Since then it has risen steadily to the point where families now make up 34 per cent of the overall homeless population.

What has changed is that the media and the American middle classes are now discovering the extent and scale of the homeless problem that was generally ignored during the boom years.

So how bad is it right now in the United States?

The source for this following snapshot is a report produced by the Centre on Budget and Policy Priorities on Homeless families in the recession as part of their series of Economic Recovery Package reports. Their report estimates that if US unemployment hits 9% it will push a further 1.1 million families with children into deep poverty and high risk of homelessness.

Their updated figures show a disturbing trend to back up their prediction:-

- In July-November 2008, compared with the same period in 2007, the number of families entering New York City homeless shelters jumped by 40 per cent.
- Massachusetts reports a 32 per cent increase between November 2007 and November 2008 in the number of homeless families residing in state supported emergency shelters.
- In Connecticut, family homeless shelters turned away 30 per cent more families due to lack of bed space in September 2008 than in September 2007.
- Hennepin County, Minnesota reports a 20 per cent increase in the first 10 months of 2008 compared to the same time in 2007 in the number of families in homeless emergency shelters.
- Los Angeles County reports that they have noted a 12 per cent increase between September 2007 and September 2008 in the number of families on welfare known to be homeless.

It's a harrowing picture that is being repeated to lesser degrees in many other developed nations.

We'll leave the final comments on the radical changes to the nature of the homeless to Dan Straughton, executive director of the Homeless Alliance , based in Oklahoma.

"In individual circumstances roughly 48 per cent of homeless people are there because of mental instability, illegal drug abuse, or both," he said." However, with families , the root cause tends to be economic hardships."

### **Further reading re homelessness**

#### **Issues - closer to home:**

**Homelessness in Aotearoa:** Issues and Recommendations - New Zealand Coalition to End Homelessness

Copy can be obtained from:

<http://nzceh-steering-group.wikispaces.com/Publication>

**Parity Magazine:** (Especially Volume 20 Issue 9 Homelessness in New Zealand & Volume 22 Issue 2 Early intervention programmes)

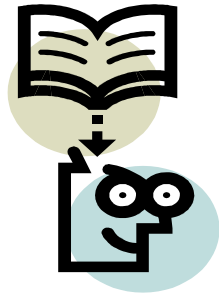
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# Get your Act together!



***The issue of home security is in the news with recent reports of the latest burglary statistics for Christchurch. Police released a warning to students to be more security conscious after 127 burglaries in just the last 3 months in Riccarton and Upper Riccarton.***

Security is a diverse issue and can mean different things to different people. It can be anything from a monitored alarm system to a 'Beware of the Dog' sticker, having lots of locks or the trusty 'key under the mat' system of entry. What most of us can agree on is the measurement of security as *feeling* safe. It is this loss that people feel most keenly after a burglary. Insurance can replace 'stuff' but after a burglary it is hard to *feel* secure in that house again? Some tenants feel so violated by a burglary that they want to move out.

**See s46(2), 109(4)(c), s77(2)(n) in the Residential Tenancies Act (1986)**

- A landlord is obliged to make sure the premises are reasonable secure
- Neither the landlord or the tenant can change the locks without the others consent
- If the tenant informs the landlord that the premises is insecure and they do not act on it and a burglary follows, the landlord could be liable for loss of goods and the Tenancy Tribunal might order compensation and exemplary damages against the landlord for not meeting their responsibilities.
- 'Reasonably secure' is a hard to pin down benchmark, however it does not extend to providing locks that would stop an intruder entering by force.

Andrew Alston's '*Residential Tenancies: Third Edition*' has a very helpful commentary on locks and security.

If the tenant believes that the landlord is not meeting their obligation under the RTA regarding locks and security then a 10 day notice to remedy should be given.

All burglaries should be reported to the police. If this is done over the phone, record the time and date of the call and the name of the office spoken to. If the complaint is made at the police station ask for a copy of the complaint for your records.

Be constructive with requests for better security - the tenant is the one who lives in the tenancy so is best positioned to suggest on what type of security is going to have the best result. If the landlord is already meeting their obligation under the RTA then take a clear and practical approach. Make sure your requests are in writing and explain why the request is important to you and how it will

benefit the landlord.

Put any notification of poor security or request for better security in writing so there is evidence should there be a burglary and a claim for damage or compensation is made at the Tenancy Tribunal

If the tenants want to move out remember a landlord can choose to release a tenant from a fixed term tenancy but is not obliged to do so. Finding a replacement tenant is the landlords preferred way to end a tenancy in this situation, after all even sympathetic landlords are still in the business of collecting the rent. If the tenant believes that circumstances have become so untenable that they are suffering hardship they can apply to the Tenancy Tribunal to end the tenancy.

## Quick tips:

Tenants need their own contents insurance and the landlord's insurance does not extend to a tenant's personal items.

The last thing any landlord wants is the house all closed up with the curtains closed - a healthy house needs good ventilation to prevent dampness. Sturdy window locks for all windows are a relatively inexpensive addition and investment.

If there is any damage done to the property during a burglary it is the landlord's responsibility to fix. The damage is by 'uninvited guests' and therefore outside of the tenant's control. *But*, the landlord might try and recover some costs from the tenant/s if they can prove they were negligent e.g. leaving the front door open.

## Notes from an advocate...

Cultural diversity is a rich and wonderful thing! It's too bad some landlords see our new immigrants and foreign students as an easy market to manipulate instead.

In my short time back at the flax roots I have been unpleasantly surprised at how many people whose first language is not English are getting ripped off! The effects on our whole society are wide-reaching. Students who have been treated dishonestly and disrespectfully go back to their homes in other countries and warn everyone they know not to go to Christchurch.

This clearly is not good for landlords, not good for the economy and not good for the reputation of New Zealand. Let's make people of all traditions matter! he tangata, he tangata, he tangata

## Why I'm not renting anymore....

*(Guest grump, Greg Jackson on why renting only lasted a few months for his family).....*

I'm not renting anymore because the hype, pomp and duplicity involved has left me back on the homeowner side of the fence much quicker than I had planned.

Like all good early adapters I got into my credit crunch and downsize well ahead of the pack.

Two years ago on holiday in Noosa we watched with interest and horror as (AUS\$) 70 Billion evaporated from the Aussie share market overnight as the first wave of sub prime failures hit. We took that as a sign to sell out of the beach house market here and downsize ourselves, and maybe lie in wait for some good property buying later. My one great capitalist moment was delayed by an outbreak of deaths amongst family and friends that took up a year and took out six of our literally nearest and dearest. Meantime the recession had started to shape up here, but late last year in Spring when the first big interest rate cut took place, the garden looked at its best and the house was finally done we sold up. In eight days. It was time to pay off the cards, trim the over-heads, move closer to school and wipe the fuel bills and dip a very out of touch toe back into the rental market.

We found a lovely old hillside home near to the boy's school. Nothing to do but monitor the markets and wait for the property market to bottom out. At least that was the theory.

It seemed like the rental market had got very warm and fuzzy since my last visit. The landlords dropped off a bottle of wine and Christmas pudding at Christmas. All seemed fine, no nasty fixed terms, no bothersome rental agents. Until two days into the New Year when they told us they had sold their other home and wanted the rental one back as soon as possible. Where we school our boys there was stunningly little else to be seen in the immediate neighbourhood. In fact it was the start of the process that led us to end up buying another home six months ahead of schedule.

Why buy again?

Simple, for all the hype about landlords being ready and able to deal with the economic refugees from the recession the reality is something different, and disturbing. Disturbing in that I'm quite sure many of the rentals around Christchurch would never be lived in by their landlords who seem quite content to rent them out to others at what are stunningly high rents. I blame a combination of the boom, TV nonsense like "Changing Rooms" that has left the country littered with fawn homes, rock gardens and spiky cacti, and the many classes devoted to maximising your returns on property. Add the fact that HR profession seems to have taken over commercial property renting and the picture gets even murkier. Jargon has replaced plain English, cue cards taken over from honest conversation.

There seems little provision in this mix that a middle class family on the move with cats, dog and children might in-

sist on some standards of quality and safety in their rental. As ex reporters my partner and I still have a trained eye for bombast and the many sins of omission that go into many messages aimed at making a buck. We learnt that the rental property market is as full of hype, hokum and borderline fraud as the larger property market. I became a seasoned consumer of dodgy terms and phrasings.

Here are some of the ones we learnt to give the flick the moment we saw them.

"Compact easy care section": translation- "We chopped it to bits and what's left of the garden could just about work as a postage stamp What does remain is full of building litter and when the sun does get there it mixes well with the out gassing from all the new building products in the units we built out the back."

"Gardening included": translation- "We've heard this really great way to weasel our way around the Residential Tenancy Act and its nasty insistence we give you some notice we are coming to inspect our hovel. This way we get to keep a constant eye on you, and you pay for it."

"Fixed term" and it's evil brother, "no fixed term": translation- "We will not bend one inch, you may well have six months rent to pay up front but our property workshops insisted on a year to year lease."

And,

"No fixed term"- "Actually we can't sell it for love or money, the moment we do it's gone and so are you. In fact it's still on the market on Trade-me if you check it out first."

And finally

"No pets": translation- "The house might look and smell like a kennel but we are running kennels for people here, not other animals."

We ended up with the proverbial worst house in the best street as our buy. Best of all it provides the many freedoms you just take for granted with home ownership. It has been another reminder of the truth of the old Billie Holliday song "God Bless the Child That's Got His Own."

### Quick Comment - From the Manager...

#### 90 Day Notices - will they result in more homelessness?

Hopefully they wont!!.

However with ever increasing punitive measures to "control-manage behaviour" (Anti-social behaviour) one can't help wondering if the short fix "90 day notice" won't result in many more people forced onto the street.

After all who wants "those people" living in their neighbourhood...



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 141 Hereford Street  
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**Email: projectsupport@tpa.org.nz**



**The Christchurch Housing Forum**

**Diary Note**  
**Housing Forum Meeting**  
**24th June 2009**  
**Hoarding & Cluttering**

**Oxford Terrace Baptist Meeting 12-30 –2pm**



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

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