

## Community housing in growth mode

Paul Barber

### CHA-Impact conference

The [2017 Community Housing Aotearoa IMPACT](#) conference was the biggest yet for the sector that is leading much of the change happening in social housing. There were around 300 people at Te Papa in Wellington and the atmosphere was vibrant and full of ideas for building homes and communities. This reflects the reality of a near [doubling in size for the sector](#) in the past two years.

### Wellbeing, whānau and human rights

The conference opening session set the tone for the conference as the keynote speakers Girol Karacaoglu, David Rutherford and Hurimoana Dennis focused on the human and people-centred aspects of housing. Head of Victoria University School of

Government Girol Karacaoglu used his extensive knowledge of public policy and government to emphasise the importance of focusing on well-being for everyone and designing all policy to achieve this and to recognise the interconnection between housing and other parts of wellbeing.

Chief Human Rights Commissioner David Rutherford focused on the commitment to housing as a human right in his address. He emphasised that over and over again, successive New Zealand government's have made promises to the international community to uphold the right to housing. But once back home in New Zealand, these commitments to adequate housing for all continue to go unfilled. He called for a New Zealand Homes Accord that all

*...ahakoa te aha, mahingia te mahi...  
...it does not matter how big  
or challenging the task, get on  
and do what needs to be done...*



Hurimoana Nui Dennis, Te Paea Memorial Marae.  
Liana Pantaleo, Scoop

politicians should agree to based on the United Nations Right to Housing.

Hurimoana Denis reflected on what he and his community learned as a result of opening the doors of Te Paea Marae to more than a hundred homeless families during the winter of 2016. He said how appalled he was at the way many of the people who came to the marae had been treated by the government agencies that were

*... continued page 8*

## Church leaders 'robust engagement' with PM

Paul Barber

There was 'robust engagement with political leaders' on the issues of housing, refugees and social investment, says Anglican Archbishop Philip Richardson, when church leaders met with the



Archbishop Philip Richardson

Prime Minister and Deputy Prime Minister Paula Bennett in May. The church leaders at the meeting together with Archbishop Richardson, were Baptist Leader Daniel Palmer, Roman Catholic Cardinal John Dew, Methodist President Rev Prince Devanandan, Presbyterian Moderator Rev Richard Dawson, and Salvation Army Commissioner Andrew Westrupp.

### Lack of affordable housing is fracturing communities

The church leaders told the Prime Minister, 'An insufficient supply of safe and affordable housing in New Zealand is contributing to a level of poverty that is fracturing the well-being of people and communities and hindering the educational progress of our children.

'Ensuring everyone has access to affordable housing is perhaps the most important means to lifting New Zealanders out of poverty and boosting the nation's collective health and prosperity.'

The church leaders thanked Government for providing increased support for homeless people, but asked for more urgent attention to permanently address people's long-term housing need.

Because sustainable communities can only occur where there is housing security, the leaders presented a comprehensive strategy on each aspect of the housing continuum, urging ministers to implement a broader strategy of ownership, rental, social and emergency housing solutions.

### Visionary and collaborative leadership needed

The [Safe and Affordable Housing for All paper](#) is built around a call for 'visionary and collaborative leadership' to transform housing so that New Zealand is a better place for all. The

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## CHURCH LEADERS 'ROBUST ENGAGEMENT' WITH PM

paper says that 'New Zealand's housing situation is at a critical point' with the total supply of social and community housing declining while population and housing need growing.

Home ownership rates are declining and now half the population, including 70% of children in poverty, lives in rental housing. Housing costs are well above recognised 'stress' levels for a growing number of people and people are struggling to escape poverty traps of poor quality and expensive rentals with insufficient access to alternative paths into home ownership such as rent-to-buy or shared equity.

Leadership is needed to craft a housing plan leading to practical action. The current crisis is a result of decisions of successive governments, so it is now a kairos moment, a time

of opportunity to renew a vision for a better collective future.

Build on what works already, say the church leaders, while urgently addressing gaps. Steps already taken that are making a difference include more income related rents, increased emergency housing, additional loans and grant funding for Auckland and Christchurch community housing, and some minimum standards for rental housing.

But more is needed, especially where little or nothing is being done. More support for shared equity, rent-to-buy and other alternative ways into home ownership are needed. Both Housing NZ and community housing providers need to build more social housing with the help of government loans and grants and a better zoning rules for new housing

developments. More also needs to be done to improve rental housing quality and make it easier for people renting to stay longer-term in their homes.

**Things that need to be done:**

- ✓ increase the **number of houses** across the range of housing needs
- ✓ ensure these houses are **affordable for all**
- ✓ improve the **quality** of houses
- ✓ increase the **security of tenure**, whether it be rental, shared equity or ownership

The statement includes an Appendix that is a 'report card' on progress since the Government's own Housing Shareholders Advisory Group report in 2011 that set out proposals to respond to all parts of the housing continuum from homelessness through social and affordable rental, assisted home ownership to full home ownership.

There have been some achievements since that report including more emergency housing provision and making income related rents available to people living in community housing, and Welcome Home loans. However, the need is growing faster than supply of social and emergency housing, and there is a lack of meaningful pathways out of social

housing into secure long term rental or home ownership.

### Focus on people, their homes and communities

The church leaders call for the focus to be on people, their homes and communities and not simply 'housing' or 'housing products'. Visionary leadership requires collaborative approaches and the recognition that housing is a basic human right that places a responsibility on political leaders to ensure adequate, safe and affordable housing for all.

### Government's Social Investment approach too narrow

The Government's social investment approach to social policy was discussed. While supporting the idea of social investment, the church leaders raised questions about the narrowness of this approach.

The [Social Investment](#) paper presented by the church leaders proposes a shift in the model of early intervention with at-risk families. The new model adopts a way of helping families survive and then thrive – before they reach critical condition.

The church leaders' paper strongly criticises the lack of analysis of the real reasons why the current social system is seen to be failing those, particularly young people, described as most vulnerable. This lack of analysis of the causes means that the solutions

being offered are simply an intensifying of past approaches – more tightly targeted social assistance; shifting existing funding around rather than genuine new investment in support; and a relying on a financial, actuarial approach to interventions instead of focusing on the actual wellbeing of those who need support.

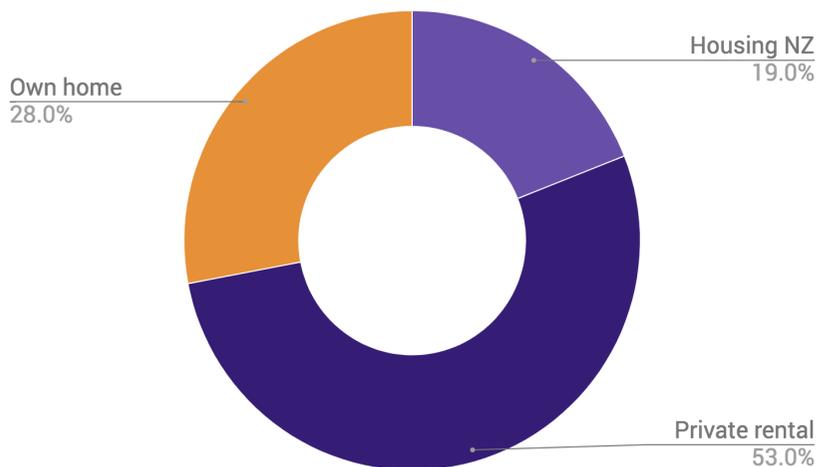
The perverse outcome of this highly targeted approach is that it effectively creates a pipeline towards extreme vulnerability by only focusing on those who have reached a point of very high vulnerability and need. Only then are the 'costs' associated with the person high enough that the 'return' on reducing them is considered great enough to justify Government 'investment'.

It is only at this point that many people appear in and get 'noticed' by the official government data sets (e.g. notifications to Child Youth and Family). This however ignores all the lower level and voluntary interventions available from community-based services that can and are present to help prevent situations reaching the 'crisis' point.

### Preferred approach focuses on family/whānau wellbeing

The church leaders' preferred approach is for government to recognise that the best 'return on investment' may be to increase skills, resilience and natural support systems to help

## 7 out of 10 children in poverty live in rental housing



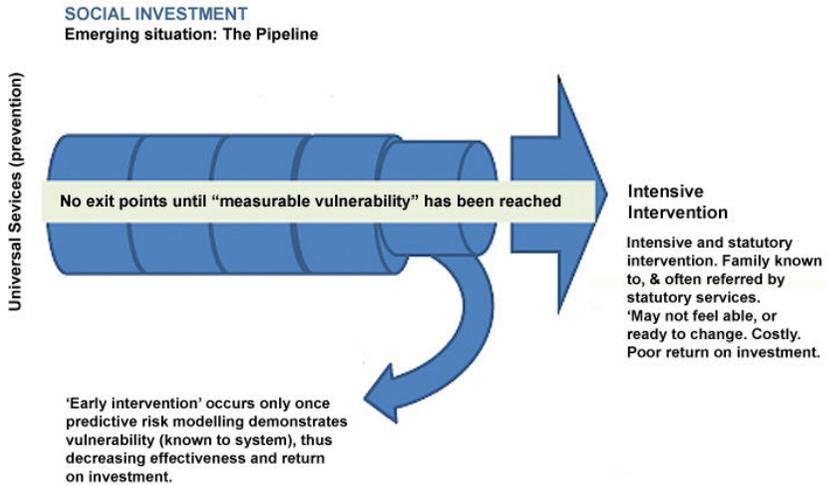
CHURCH LEADERS & PM

keep families and whānau at a sustainable level of wellbeing. The targeting approach is taking resources away from programmes that support such wellbeing. Instead resources are being channeled into crisis-level work.

Co-ordinated systems are needed that understand who the people who need help are and how effective the help provided is in supporting whānau, community and individual wellbeing.

Church leaders and their social services told the Prime Minister ‘we want to be involved in the further development of the Social Investment system towards a wellbeing-based model’ and seek ways to engage meaningfully in the process of this development.

All three statements and accompanying media release are available to [read and download on the NZCCSS website.](#) ■



# Finance Minister briefs social services

Minister of Finance Steven Joyce briefed social services and others from the community on the details of the Government Budget at Budget Briefing breakfasts organised by NZCCSS at the end of May. This was a great opportunity for him to meet with and engage with the community sector in his new role as Minister of Finance.

The two early morning gatherings at St Andrew’s on The Terrace in Wellington and Knox Church in Christchurch brought together more



than a hundred people for a briefing followed by question and answer sessions.

Minister Joyce was queried about the decision not to continue funding for the Warm Up NZ scheme despite it having a strong ‘social investment’ case based on [evaluations showing that it delivers nearly four dollars’ worth of benefits](#) to the community and government for every dollar spent on it. Minister Joyce responded that while they had considered this evidence, the Government had decided that the new insulation requirements being introduced for rental housing were doing pretty much the same thing as the Warm Up NZ scheme.

Further questions focused on the positive steps taken by the Government to implement some of the recommendations made by experts’ report to the Children’s



Commissioner on child poverty back in 2012 to simplify Working for Families (WFF) payments to older children and revising the Accommodation Supplement payments. The Minister was asked why payments for Working for Families and the Accommodation Supplement are not indexed to inflation or wages in the same way some other welfare benefits and NZ Super payments are. He responded that he is [open to the idea as part of work to further simplify WFF.](#) ■

# Budget 2017



NZCCSS Policy Watch Budget Special on 31<sup>st</sup> May looked in some detail at the 2017 Government Budget. Read the full analysis on our Policy Watch webpage. In this article, we summarise main the main issues.

How well are we sharing the wealth of our prosperous country?

NZCCSS views this 2017 Budget through the eyes of those at the margins of our communities and asks: how well are we doing to share fairly the wealth of our prosperous country? Does this Budget help to increase overall wellbeing?

- Is this a budget that reduces poverty & inequality?
- Is this a budget that improves the wellbeing of children and families and older people

The big picture - investing in our future how spending is allocated shows what the Government thinks is important. With a large surplus, low levels of Government debt and good tax income going forward this was

Good	Disappointing
Increases in income for some families on lower incomes through Family Incomes Package	Beneficiaries receive little or in some cases nothing from changes to Working for Families & the Accommodation Supplement
Goals to reduce poverty by 50,000 and severe housing stress by 20,000	Not enough social housing and no further help for assisted home ownership
Superannuitants receive a modest increase in income	Selective use of the 'social investment package' and total investment small scale. Huge increase in prison spending completely fails the social investment test
55,000 low paid care workers see significant pay increase with the Equal Pay settlement	Income inequality likely to increase because tax changes give more to the top 20% of earners than the lowest 60% of earners
Small but still significant investment in expanding successful programmes like Family Start	

indeed an opportunity to be 'investing in our future'.

That future depends on how well children and young people do as our population becomes more diverse.

- Half of the more than 41,000 homeless people are under 25 years of age
- Nearly 90,000 young people are not in employment, education or training (NEET)
- Māori and Pasifika children make up two-fifths of young people

- Māori and Pacific people are harder hit by unemployment
- Around 13% of New Zealanders do not have sufficient paid work

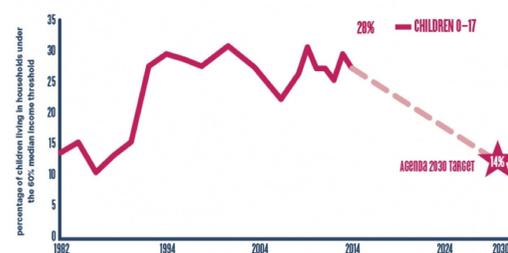
Reduced child poverty and housing stress?

Two headline claims made by Finance Minister Steven Joyce are that the Budget will lift **50,000 children out of poverty** (above 50% of the median household income after tax) and move **20,000 children in low**

Set a target to reduce poverty

## HALVING CHILD POVERTY WOULD SEE RATES RETURN TO LEVELS OF THE 1980S

### HALVING POVERTY BY 2030 - CHILDREN IN LOW INCOME HOUSEHOLDS



**income households out of 'severe housing stress'.**

There are 140,000 children below the 50% poverty line (according to MSD). If reducing these numbers by 50,000 can be achieved, it will be the first major reduction in child poverty for more than a decade.

Minister Joyce said there are 120,000 households in severe housing stress (i.e. less \$180 per week left after paying housing costs). As the Child Poverty Action Group rightly

asks, why not do more for poorer children and households instead of handing out hundreds of millions of dollars to the top 20% of income earners?

Poorest children miss out

The families in deepest hardship and lowest incomes are those living on welfare benefits and it is these families that benefit the least from the families package. They miss out entirely on tax cuts, gain only partly from WFF changes. The benefit of the Accommodation Supplement changes will be lost through reductions in entitlements to other income support such as TAS for many beneficiaries.

Poorly targeted tax cuts

The tax threshold changes end up giving more than a third of the \$1.9 billion in tax reductions to the top 20% of income earners, which is more than the lowest 60% of income earners receives. Some of the lowest income earners receive almost nothing, such as the single person earning under \$22,000 per year who gains



# Budget 2017

\$11 per week in tax reductions but loses \$10 per week in support from the independent earner tax credit.

## Direct investment into Working for Families (WFF) is welcome

In contrast, the extra money for WFF is well targeted with 90% going to lower income families. Overall the changes simplify the system and benefit larger families with younger children as recommended by the [Childrens' Commissioner's Expert Advisory Group several years ago](#). Bur, the Child Poverty Action Group has estimated, the increases are less than half of the \$700 million per year that is actually needed to restore all the reductions may since 2010.

## Marginal tax hits hard

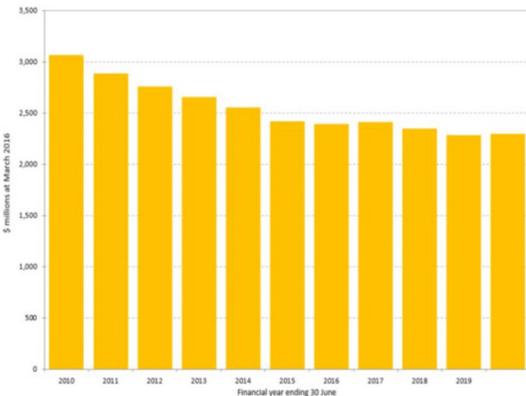
There are nasty surprises for low income families. Many of those on low incomes will see much of any additional income earned disappearing through lost entitlements to Working for Families and other income support such as Temporary Additional Support (TAS) or the Accommodation Supplement. WFF will be reduced from \$35,000 year meaning people will face pay 40 cents or more out of each extra dollar in tax from incomes not far above the poverty line. [Tax expert](#)

[Terry Baucher](#) points out some people earning only \$40,000 could end up getting only 16c in every extra dollar earned. This is the opposite of good design which should aim to raise the threshold and decrease the abatement rate to encourage people to earn more.

## Children, Young People, Family and Whānau Services

Minister Anne Tolley announced an [18% increase in baseline funding for the new Ministry for Oranga Tamariki](#) which has the role of supporting thousands of children in state care. Some weeks after the

*Real spend on Working for Families is dropping*



Budget there is still little detail known about how this funding will be used to support the work done by non-government social service agencies such as those in the NZCCSS networks. Those organisations have not received funding increases for over 8 years.

## Early childhood education

Good quality early education is needed to support the government's focus on getting mothers into paid work. This Budget did not increase the per-child funding which has not risen for 8 years. Some additional funding targeted for 'at risk' children announced works out at \$2 per child. [NZEI Te Riu Roa President Lynda Stuart](#) described it as 'less than the cost of the Prime Minister's Budget Day pie.'

## Social Investment used selectively

A comparatively small \$80 million per year (0.01% of total Government spending of \$83,800 million) is allocated to a series of [14 small and targeted programmes](#) designed to test the Government's theory that efficient spending is only spent on identified 'vulnerable'

people to fix them up, e.g. by getting them ready for the employment market. Almost a third of the money is for an unspecified set mental health initiatives.

"new investment in the justice and defence sectors ..."

## Building prisons fails the social investment test

It is interesting to compare the 'social investment' package with other Budget spending. What kind of 'social investment' it is to spend more than [\\$1,000 million building and running more prisons](#) already declared a 'moral and fiscal failure' by our current Prime Minister?

What is the 'social investment' case for another [\\$982 million on defence force capability](#) when the military openly admits that New Zealand is ['unlikely to face a direct military threat over the next 25 years?'](#)

Those billions would be enough virtually eliminate the worst of child poverty or build thousands of affordable homes.

## Housing

### Changes to the Accommodation Supplement good news

NZCCSS and many others have been calling for changes to the



Accommodation Supplement (AS) which has not been altered since 2007. The changes are welcome and will deliver much-needed relief for low income families with high housing costs relative to their incomes, especially in Auckland. But in reality the increases still fall well short of catching up with changes in rents since 2007.

The changes are also one-off and there is no proposal to index the thresholds and AS rates to inflation or housing costs. There is also no link to improving housing quality nor any

## Budget 2017

mechanism to ensure that landlords do not simply increase rents further to capture the gains in their rental income. Minister Joyce has said he will be 'keeping an eye on landlords' but offers no clues as to how he might act against any profit-taking behaviour from landlords.

### Not enough social and affordable housing

The Minister of Social Housing [Amy Adams](#) announced that the number of social housing unit will increase by 6,000 over the next 3 years to 2020 to 72,000. As [CPAG housing](#)

researcher [Alan Johnson](#) has pointed out, those numbers do not represent true growth in extra housing. In fact, thousands of those 'new units' will simply be existing local body or community housing that will now qualify for income related rent subsidy.

Amy Adams also announced a plan to redevelop Housing NZ properties in Auckland to build [34,000 new homes to replace 8,300 existing houses](#) over the next 10 years. The way the announcement is worded suggests that as little 20% or about 4,120 of the 20,600 houses the government plans to sell will be sold for less than \$650,000, which is somehow defined as 'affordable' in Auckland. This policy means effectively selling off most of the state housing land into the high-end of the Auckland property market and once sold off, this greatly reduces the ability for Government to find land to build more social housing that will be needed in the future.

[Community Housing Aotearoa CEO Scott Figneshow](#), while welcoming the gains in the Budget, this 'only partly

delivers' on the social investment needed to get to the **15,000 more social houses needed over the next 10 years** and the \$1 billion being spent on new prisons would have been far better invested in building social and community housing and delivering affordable pathways to assisted home ownership for low incomes families such as shared equity or rent-to-buy.

The [Māori housing package](#) is the only place in the Budget where assisted home ownership programmes are funded. The Pathways to Home-Ownership – Te Ara Mauwhare will trial 'innovative new approaches helping whānau achieve more housing independence'.

### Health and Aged Care

#### Celebrating the Equal Pay Settlement

The aged care sector, both rest homes (aged residential care) and home support for people living in the community are welcoming the huge investment in increasing the wages of care workers. This is an historic achievement but the rushed process of passing legislation and implementing the wage increases by 1<sup>st</sup> July has thrown up problems with how the Government is funding the

settlement. NZCCSS and others in the sector are working hard to ensure that the implementation is properly funded.

#### No sign of further investment

However, beyond this major lift in wages there is virtually nothing else for the sector. Aged residential care [will receive a small additional top up for cost pressures at 1.8%](#) but home support and other parts of the sector such as the [overstretched mental health services](#), must join the queue funds from for the ever tightening health budget.

#### Health overall received an estimated \$300 million less than needed

This is not enough to continue to fund existing services allowing for wage and cost pressures and population growth. It is estimated that around [\\$1.1 billion additional funding](#) is what is actually needed to maintain current levels of health services. This will inevitably mean a continued 'belt-tightening' approach from DHBS that has led to reductions in primary health and community and public services. Yet this is at a time where there is [growing evidence](#)

"After years of struggling on low wages, hopefully we're going to have a bit left over to actually enjoy life."



[of the extent of unmet health need in our communities.](#)

#### NZ Superannuation will increase

The estimated \$6.60 - \$8.50 per week in April 2018 to NZ Super is part of the tax changes, which will directly benefit the two-thirds of older people receiving it that have little other income or wealth and whose incomes are near the poverty line. This is because NZ Superannuation is indexed to average wages after tax and will be adjusted to compensate superannuitants for the effect of tax cuts on wages. ■

*There is not enough social housing and growing need*



# Communities under siege from predatory lending

Paul Barber

Communities are 'under siege from predatory lenders' as they struggle on low incomes that are not sufficient to meet the needs of their families yet have little or no access to safe or fair sources of credit. This is a key message to emerge from a [recent hui about poverty held at Auckland's Te Pūea Marae](#) on 17th May.

Families have little or no money to spare and if something goes wrong like needing urgent medical care or a fridge or washing machine needing repairs or the car breaking down, then often the only option is to turn to pay day lenders or instant finance, some of whom charge interest rates of 1% per day (i.e. 365% per year) or charge excessive and unreasonable fees for administration or late payments.

## 'Wild West' for Consumer Lending

As [CPAG spokesperson Clare Dale](#) points out, 'unlike most of the rest of the world, in New Zealand there is no legal limit on interest rates or on the total cost of credit.' As a result 'fringe lenders' (or 'loan sharks') charge excessive interest or the mobile traders who sell from trucks direct to people in low income communities may charge no interest but instead sell products for excessive prices. As [those who are working with people](#)

[affected by these predatory lenders](#) point out, many of the people affected do not have the resources or knowledge to challenge charges being added to their debt. They are often overwhelmed by the power and apparent authority of the lender, the urgency of their need, and the increasing enormity of the debt.

## Microfinance is making a difference

The good news is that there are new microfinance options becoming more available designed to offer small, safe, no-interest loans to low income people. [Nga Tangata Microfinance](#) is one such lender that NZCCSS has helped establish over recent years along with a number of other community organisations, while the [Salvation Army](#) is working with the [BNZ](#), [Newtown Ethical Lending](#) in Wellington and the Australian [Good Shepherd Microfinance](#) is also now operating in New Zealand.

Nga Tangata loans to people who are working with a budgeting service by offering a way for them to pay-off high interest debt and develop a plan to reduce their total debt through manageable repayments over time. Initial results from evaluation research conducted on the Nga Tangata loan programme show just how much it helps for people to have

support to understand the extent of their debt and a pathway to free themselves from debt and begin to plan ahead.

## Commerce Commission Taking Action

Since 2014 stronger rules around lending practices have been in place and the [Commerce Commission](#) is the Government agency that is responsible for enforcing them. [Recent media releases from the Commission](#) report on prosecutions of lenders breaking the law. One internet loan provider has been forced to repay unreasonable fees charged on more than 6,000 loans. Another has been banned from operating as a lender for not disclosing charges and default interest fees and has had to repay more than \$25,000 to clients. The Commission has also been pursuing mobile traders who have been making false statements, charging unreasonable fees or not delivering goods paid for.

## Total cost of credit cap is needed

While welcoming this enforcement action, CPAG's Dr Clare Dale sees this is just the 'tip of the iceberg' of that exploitative behaviour going on around consumer credit. She says it

## 'Now I can look to tomorrow, or next week'

### CASE STUDY: A SOLO MOTHER

A solo mother, Samantha (not her real name), with a teenage daughter had managed okay until she lost her job. She found herself in 'a bit of a hole' feeling really tired and financially things got out of hand including \$3,000 in debts. She found she was only managing to pay the minimum payments but that only covered the interest and the prospect of the debt never going away made her really scared.

She sought out a budgeting service for help and they connected her with a Nga Tangata debt relief loan to get the debt under control. Samantha says things are now looking up for her: 'I was just going day-to-day, I could not even think of tomorrow because tomorrow would be all these things to deal with. Now I can look to tomorrow, or next week.'

shows that the sector self-regulation through the [Responsible Lending Code](#) is not enough to deter mobile traders and other fringe lenders. [She is calling for a 'total cost of credit' cap](#) to protect those who are unable to access mainstream credit. Many people are unable to get loans from banks and other mainstream lenders because of the very strict credit rules that apply to conventional banks or 'First Tier' lenders.

A group of women from Coromandel took a petition to Parliament asking for a cap on interest rates charged in New Zealand. The [Finance and Expenditure Select Committee](#) considered this petition and its report was released in May. The report notes that the Commerce Commission has investigated mobile traders resulting in 11 prosecutions and a further 12 traders are under investigation. The Commission is

now also actively investigating lenders of high-cost, short-term loans. The Ministry of Business, Innovation and Employment has also told the Select Committee that it will undertake a formal evaluation at by the end of 2017 of the reforms to credit laws since 2014 and will be considering interest rate caps as part of that.

## It's All Good

Meanwhile, the Commerce Commission has released more video clips as part of the [It's All Good](#) series designed to help people understand what they need to think about and do when taking out a loan. ■



# A short guide to good renting

Half of New Zealand's population lives in rental housing and 7 out of 10 children living in poverty live in rental housing. Generation rent is already here and New Zealanders need to really get better at doing rental

housing. NZCCSS along with many others is working hard to better better housing standards and rental laws but in the meantime it is important to get informed.

Tenancy Services have just published an update of the very useful Renting and You booklet to help those new to renting both as tenants and as landlords.

They have also developed a shorter, easier to digest version called A Short Guide to Good Renting. These guides are also available in several languages: Māori, Chinese, Cook Islands Māori, Tongan, Samoan, Arabic and Korean.

Tenancy Services also runs an 0800 number (0800 836 262) for people who have questions about renting or who need help with rental housing issues. Find out more on the Tenancy Services website. ■

**Tenancy Services**

Short Guide to Good Renting  
Checklists for tenants and landlords

- Inside
- Rights and responsibilities
- Getting started as a landlord
- Preparing to rent as a tenant
- Completing the paperwork
- Living in your rental home
- Owning your rental homes
- Keeping your rental home healthy and safe
- The end of the tenancy
- If things go wrong



www.tenancy.govt.nz

MINISTRY OF BUSINESS, INNOVATION & EMPLOYMENT  
He Kaitiaki Take Kōwhiri

New Zealand Government

## Warm house cool landlord

Next time you're looking for a new rental, make sure you ask to see the insulation statement, before signing the tenancy agreement.

If you're not sure if your home is insulated, talk to



your landlord. All rentals must have insulation installed by July 2019. If you've got a warm house, you've got a cool landlord. For more information go to tenancy.govt.nz/betterrentals. ■

## COMMUNITY HOUSING IN GROWTH MODE

*continued from page 1*

supposed to there to help them. This lack of responsiveness compounds the problems of lack of income, overcrowding and evictions that the people in his community are facing. He celebrated the way the marae and local community did come together to help and how they were able to help into housing over 130 of the more than 180 whānau that came to the marae.

### The Politics of Housing

The politics of housing took centre stage on the first day of the conference featuring opening addresses from the Associate Minister for Housing, Hon Alfred Ngaro and Wellington Mayor Justin Lester in the morning session, as well as a housing policy debate in the evening featuring representatives from political parties.

There were no new policy announcements from Minister Ngaro, who began his address with an apology

for earlier comments about community organisations that criticise the government. He emphasised that he and the Government want to work together with the community sector and critique is welcome. He said that the current Government focus is on implementing the increase in emergency and transitional housing announced last year, including extending the Housing First model for dealing with homelessness. He reiterated the Government wishes to grow the social housing stock and partner with community housing organisations to achieve this. In response to questions from participants about housing affordability, he said that the increase in the Accommodation Supplement announced in the Budget was the Government's response to the increased housing costs people face. Asked about shared equity and other assisted home ownership options, he responded that this remains a 'conversation' at present. Similarly he could not give commitments around capital funding for housing but pointed to the Waimahia Inlet project as a model the Government likes.

Wellington Mayor Justin Lester did bring something new and used his speech to announce a new scheme to offer inner city building owners 15–25 years leases if they will retrofit buildings requiring earthquake strengthening to add to the supply of affordable rental and social housing



Major Campbell Roberts, The Salvation Army.  
Liana Pantaleo, Scoop

in the city. He also outlined the programme he is implementing through his Mayoral Taskforce on Housing. He reiterated the city's commitment to increase the social housing stock in the capital by at least 750 over the coming years. His council is seeking to have a role in supporting affordable housing as well as social housing by leveraging off the housing accords signed with the Government and new rules to encourage density in appropriate areas of the city.

### Political panel - shifting the dial on housing

The Wednesday evening Housing Policy political panel debate was a high quality exchange between representatives of the Labour, Greens, NZ First, United Future and TOP parties. The Māori Party and the National Party did not participate in the panel which also included input from four sector experts, Major Campbell Roberts from the Salvation Army, housing researcher Professor Philippa Howden-Chapman, Hurimoana Denis from



Philipa Howden-Chapman, He Kainga Oranga/  
Housing and Health with moderator Gary Moore.  
Liana Pantaleo, Scoop

## COMMUNITY HOUSING

Te Paea Marae and Stephen Selwood, CEO of Infrastructure NZ.

The discussions on state and social housing, assisted ownership such as shared equity or rent-to-buy, the rules around renting and housing quality as well as the wider housing market issues showed that political parties are developing better policy to respond to concerns. There is strong alignment around the need to increase housing supply at the lower end of the market. [Labour](#) and [Green](#) Parties both have specific commitments for Government-led programmes to build more social and affordable housing. [NZ First](#) and [United Future](#) focused more on ideas for affordable home ownership, with NZ First proposing low interest loans for first-home buyers and United Future wanting to turn Working for Families payments into a lump-sum for a housing deposit. The [TOP Party](#) has a focus on rental law reform and changes to tax on housing. Areas of greater alignment around rental reform, security of tenure and improving housing standards was also evident across the parties present. ■

Presentations from other keynote speakers such as Australian community housing leader [Mike Myers](#) and American homelessness expert [Nan Roman](#) and workshops are on the [CHA website](#).

## NGO sector wins concessions

### *Individual Client Level Data Update*

Trevor McGlinchey

As most of you will be aware MSD and the Ministry of Vulnerable Children Oranga Tamariki has pulled back on their demand for individual client level data to be supplied to it from 1 July. While this represents a good respite and the beginnings of a sensible approach from government ministers and officials, at this stage it is only a reprieve with MSD announcing on its website:

*Providers no longer need to collect or keep any data they have already collected. If providers expecting to have to collect ICLD from 1 July 2017 this is no longer a requirement and will not be included in your Outcome Agreements.*

*We intend to vary all Outcome Agreements in the 17/18 financial year once further work, as mentioned above, has successfully been completed*

*Once this work has been completed there will be the requirement to collect and share information for the purpose of identifying service provision and assessing the impact of this spend. We will seek to vary [Provider Outcome Agreements](#) at this point.*

ComVoices, a Wellington-based collective of national organisations (including NZCCSS) [lobbied hard for change](#), and with both the critical report from the Privacy Commissioner and the unfortunate, or perhaps fortunate, breach of privacy in the platform MSD was using to gather data this interim hold on data collection has been achieved.

The work of establishing an appropriate data system has been passed to the newly established [Social Investment Agency](#). This Agency, emerging from the Social Investment Unit, has been doing a lot of mature thinking about data, what should be gathered, how it should be protected and what it will be able to be used for. They have committed to working with the Privacy Commissioner and the NGO sector to develop a new way forward. As they are only newly established, how they will do this has not been communicated with us yet. We look forward to a positive engagement leading to data collection and use policies and practices which we can all support. ■

## Mandatory registration for social workers

Sonia Scott

Minister for Social Development and Minister for Children, Anne Tolley has announced the [introduction of mandatory registration for social workers](#).

The Social Workers Registration Act 2003 introduced voluntary registration of social workers, with the intention of increasing the overall number of registered social workers employed across government and NGOs. Today there are around 6,300 registered social workers.

As identified in [NZCCSS' submission to the Social Service Select Committee](#) during the [2016 inquiry](#) into the issue, the registration of social workers (under the Social Workers Registration Act 2004) is generally supported across NZCCSS networks. The key challenge faced by NZCCSS members (and other NGO services) is the cost of registration and where that cost should sit.

The operational reality for our members is one of increased complexity of need, increased demand for services, all in an environment of no funding increases to government contacts over a period of 8 years. These factors challenge our members' ability to support registration and professional development.

Moreover, the increased requirement for highly skilled and qualified

social work practitioners to undertake increasingly complex cases, is therefore compromised by the challenges of attracting and retaining competent staff when funding levels do not recognise or reflect the real costs of service delivery, ongoing training and development, and membership of professional bodies and in some cases, the salaries NGOs can afford to pay staff.

NZCCSS members support in principle mandatory registration, but agree with National Manager, [Social Services Provider Aotearoa, Brenda Pilott](#), '... We say the costs of attaining and maintaining registration must be factored into contracts with social service providers.'

A bill is expected to be introduced before Parliament in August. This legislation will also restrict the use of the term social worker to those with recognized qualifications, skills and experience. A two year transition period is proposed before full implementation.

NZCCSS is currently consulting with members on the human resource implications for skilled staff who do not have approved qualifications, and those whose job description falls outside the definition of social worker. The NZCCSS Secretariat will update members on how this work progresses. ■

# Data for social justice

Trevor McGlinchey

Social services organisations gather data for a variety of reasons. The primary driver for many has been the need to report to funders in order to demonstrate the effectiveness of their services. However, quite quickly, this data is also used to help inform a range of reflective practices. From a practitioner's perspective, they consider, 'who have I worked with', 'what difference did I make', and 'what learnings can I take from these interactions?'. From an organisational perspective the data can help answer questions about organisational effectiveness, focus on mission and contribution to community. Managers can see who is working with whom, understand differing workloads and the complexity of the work being undertaken.

There is also the opportunity to understand the impacts of government social and economic policy on the families and communities being engaged with. The data collected, the ebb and flow of clients and the reasons why they are seeking support all demonstrate how government policy affects families. Changes in this ebb and flow, when aligned with changes in policy can demonstrate

consequences, both intended and unintended, from these policy changes. This data can be a powerful tool in advocating for social justice.

NZCCSS has been working with a group of members for some time, gaining a better understanding of the data they are collecting and the client management systems they are using. We recently hosted these members to two hui, one in Auckland and one in Christchurch, where participants shared their systems and processes with each other and with NZCCSS. This has helped us develop a more refined understanding. We are now working with an IT company to develop a system of gathering fully anonymised and aggregated at source data, which can be reaggregated to tell a regional and national social justice story about the numbers and needs of a sample of NZCCSS members' clients.

This data will be used by NZCCSS to populate a dashboard on our website, so you can track changes every quarter. Every six months we will publish a report based on the data, and including narrative, the lived experience of the client and the service provider, to highlight trends and issues. We will use these reports to inform

our work on advisory groups to government ministries, our submissions to select committees and our discussions with ministers of the crown.

Once we have the system working we will create opportunities for other NZCCSS members to share their aggregated data with us. The greater the sample the better our ability to

accurately report trends. We will publish our first reports as soon as we can ensure we have a valid and reliable data capture and analysis system. While there is still three of four further months of work in front of us we are excited about the possibilities this 'data for social justice' project holds. ■

Following on from our successful collaboration in 2014, the [NZ Council of Christian Social Services \(NZCCSS\)](#) and [Community Networks Aotearoa \(CNA\)](#) are together again for our joint conference in October 2017.

The conference, *Empowerment & Success: A Positive Path for the NGO Sector*, will take place on the 26th and 27th of October at the Quality Hotel Lincoln Green in Auckland.

This two-day event will have something to offer not only our member organisations and their networks but all involved sector-wide.

So, save the date and watch this space as more detailed information becomes available!



empowerment  
& success  
A POSITIVE PATH  
FOR THE NGO SECTOR

Read Trevor McGlinchey's blog '[Celebrate Our Uniqueness – Plan the Way Forward](#)', which sets the scene for what is shaping up to be an inspirational conference. ■



## Thank you to volunteers

NZCCSS estimates that [nearly 16,000 people](#) are doing voluntary work with social services agencies throughout New Zealand. They join the [estimated 1.2 million volunteers](#) who contribute to our community every year.

The story of Maurice Marks who volunteers with [Christchurch City Mission](#), is typical of the work of thousands of volunteers. He drives a round each week for the City Mission food bank, that includes picking up veges grown at the prison in Rolleston as well as picking up bread and other food items from bakeries and supermarkets in the city.

On behalf of all of those who benefit from these gifts of skills and time we want to say a big

*Thank You!*



New Zealand Council of  
Christian Social Services



COMMUNITY  
NETWORKS  
AOTEAROA

# Te Reo and Kapa Haka help prevent dementia

Paul Barber

Cultural activities such as [kapa haka and speaking Te Reo](#) may help ward off dementia. This is one of the headlines from the latest report from the wonderful team doing the [LiLACS research study](#) at Auckland University, the first long term study of Māori in advanced age. The LiLACS project is proving to be a treasure-trove of insights into the experience of ageing and health for Māori and non-Māori because of the attention paid to working with a large enough sample of both the Māori and non-Māori community to ensure robust research results.

This latest report looks at the impact of dementia alongside side other conditions that impact on quality of life: heart disease (cardiovascular disease), chronic lung disease and diabetes. Not surprisingly, the study finds that the combination of dementia and these other physical health

conditions worsened people's health status and increases their need for health services.



The LiLACS study is the only available data on dementia amongst older Māori so the researchers are cautious about conclusions from their work. The study found that there was no difference in the proportion of people with dementia when comparing Māori and with non-Māori, yet Māori older people are affected more by the main known risk factors for developing dementia – such as lower socio-economic position and less access to higher education and health care. Other risk factors such heart

disease and smoking are also higher amongst Māori.

The study suggests that the substantial roles that older Māori have that involve advanced mental (cognitive) activity help preserve cognition in advanced age for Māori. Having important roles to play in their communities along with kapa haka and other cultural activities helps to maintain mental agility. There is also wide evidence that speaking another language is also related to a lower risk of dementia, so it is likely that speaking Te Reo is also helping Māori in advanced aged to reduce their risk of developing dementia. It seems these positive factors are helping to counteract the negative risk factors facing Māori as they age.

The full report of this study is online at the [LiLACS Auckland University website](#). ■



## Caring the Pasifika way

Paul Barber

Using music videos to share the results of research is one of the creative ways being used in a study into experiences and expectations of Pacific older adults at the end of life. Pacific communities have raised concerns about differences between the care and support preferred by Pacific older adults and their families compared to what is provided by palliative care services. The research is funded as part of the [Ageing Well Science Challenge](#) and researcher [Dr Ofa Dewes](#) from the University of Auckland aims to address the inequalities in health and wellness for Pacific people in the area of palliative care.

Pacific musicians [The Valient Boys](#) teamed up with the people in the

research project to create the video. They believe such a video is a better way to communicate the research themes identified from the focus group. Those themes included the significance of spirituality, pitching in to help carers and the need for young people to step up. They want the research to be shared widely in the community, used in nursing training at Auckland University and are also keen for it to be used by others. The videos are online on the [The Arai Research Group website](#) and it includes both the music video and an explanatory video with commentary to help offer some insight into the needs of Pacific family carers. ■



 **The Selwyn Institute**  
for Ageing and Spirituality

**Spiritual Leadership in Aged Care** – The Selwyn Institute for Ageing and Spirituality 2017 Conference on Friday 1 September 2017. This conference will be of interest to older people, health and aged-care workers, chaplains and pastoral caregivers,

members of religious organisations, students and academics, and anyone involved in caring for older people. Find out more about the programme, speakers and registration on the [conference website](#).



## Family Violence – update on reforms

### Family Violence Summit

A [Family Violence Summit](#) was held at Te Wharewaka in Wellington on Wednesday 7 June 2017, chaired by Sir Wira Gardiner and co-hosted by Justice Minister Amy Adams and Social Development Minister Anne Tolley.

The Summit supported work already underway as part of the Government's family violence reforms, which includes the introduction of the Family and Whānau Violence Legislation Bill.

Participants came from broad cross-section of groups involved in combating family violence – NGOs, support workers, victims, and former perpetrators. They participated in workshops about earlier intervention, supporting vulnerable population groups, helping children and their whānau live without family violence and kaupapa Māori whānau-centred approaches.

The Summit themes were: i) Helping children and their whānau to live without family violence, ii) Kaupapa Māori whānau-centred approaches, iii) Taking opportunities to intervene earlier iv) Supporting seniors, people with disabilities and migrant communities.

### New family violence frameworks

At the Summit Minister Anne Tolley launched two new frameworks to support the family violence sector to

provide consistent and effective help to victims and perpetrators:

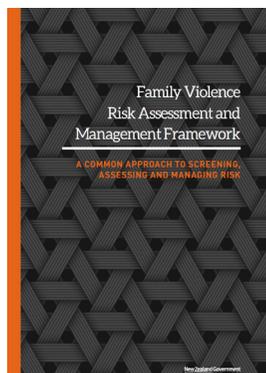
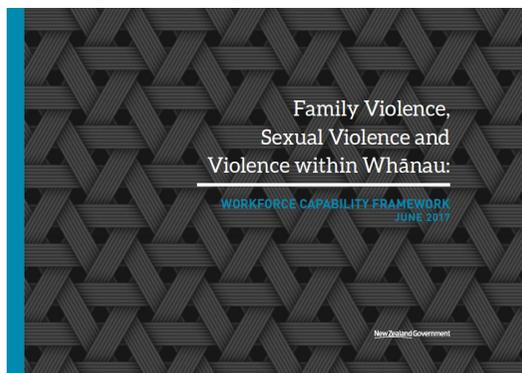
- **The Family Violence Risk Assessment and Management Framework** promotes a common approach to screening, assessing and managing risk
- **Family Violence, Sexual Violence and Violence within the Whānau; Workforce Capability** aims to build workforce and community sector capability to respond safely and respectfully to people

experiencing, affected by, and perpetrating family violence, sexual violence and violence within whānau

A video of the Summit morning session and PDFs of the framework documents are online on the [Family Violence Summit webpage](#).

### Family and Whānau Violence Legislation Bill

Submissions on the [Family and Whānau Violence Legislation Bill](#) closed in on 24th May and more than one hundred written submissions were received. The Justice and Electoral Select Committee are hearing oral submissions and are due to report back on 11th October. The [NZCCSS submission](#) supported the overall purpose and principles of the Bill but expressed disappointment the draft changes did not include an explicit reference to a framework for a national preventative strategy.



## Kete Kupu Word Basket

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