

ALL NEW ZEALANDERS WELL-HOUSED



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The Commerce Commission provided the following information about Home Direct and similar companies:

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Some temporary housing operators have expressed concern about mobile traders visiting their premises. Residents can be vulnerable and may not be well placed to make good decisions about buying items on credit. Some residents may not realise what they have signed up to and may not be able to meet their loan commitments. The consequences for them and their families if they fail to pay can be serious.

There is nothing in law to prevent mobile traders from operating in New Zealand. But mobile traders are subject to consumer laws and where they provide consumer credit they must comply with lender responsibilities. This includes an obligation to act with the care, diligence and skill of a responsible lender and ensuring the agreement is affordable, suitable and the borrower understands what they are signing up to.

What to do about unwanted visits from mobile traders or, ‘truck shops’

There are steps you can take to discourage mobile traders from visiting your site. You can:

- Write to the mobile trader
- Issue trespass warnings or notices
- Contact the mobile trader’s dispute resolution scheme
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Write to the mobile trader

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Trespass

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For more information about trespass notices [click here](#).

Contact the mobile trader’s dispute resolution scheme

To help an individual resident, you can also complain to the mobile trader’s dispute resolution scheme (if they are required to register with one). You can find out which scheme the mobile trader belongs to and its contact details by searching the Financial Service Providers’ register. The service is free and can be used to resolve complaints when the mobile trader fails to do so.

Let the Commerce Commission know

If the mobile trader continues to visit even after you have asked them to stop, consider making a complaint to the Commerce Commission. The mobile trader may have breached the lender responsibility principles. The Commission is not able to investigate every complaint that is reported, but the information is useful to the Commission in understanding issues in the industry and making decisions about its enforcement response.

CHA received the following information from Home Direct:

Home Direct is both a retailer and consumer finance company. We service customers throughout New Zealand via our online, telesales and home shopping channels. It is a direct to consumer business without fixed bricks and mortar stores.

It is in relation to our home shopping sales channel and finance offer that we are trying to identify as many Emergency, Temporary or Managed Housing facilities operating in New Zealand so we can implement internal controls to ensure our sales and lending teams do not sign up new customers or service existing customers if the person is currently residing in this category of residence.

Home Direct takes its responsible lending obligations seriously and is constantly looking for ways to avoid transacting with people who are under financial pressure or mentally impaired. This is often a challenge when Emergency Housing is not able to be clearly identified. Contact details can be found on the Home Direct [website](#).

Universal Declaration of Human Rights - time to celebrate!

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It's the 70th anniversary of the Declaration of Human Rights on Monday, 10 December 2018. A member thought it would be a great opportunity to celebrate *Community Housing Day*, so CHPs and tenants could acknowledge this milestone.

Can members please let us know by [email](#) if they have anything planned to celebrate? We will showcase your events in our first newsletter in 2019.

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This from Dave Henderson and Sue Barker:

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As a result of your input we are now ready to distribute the questionnaire nationally. We need it to go far and wide, and we're asking for your help. We're asking you to complete the

questionnaire, but also please share it with your networks, whether registered charities or not, by email, Facebook, or however.

If you are connected to more than one group or organisation, we'd welcome if you could fill it out multiple times, giving the information separately for each one. The more completed questionnaires we receive, the stronger will be the data that we can gather, for input to the review of the Charities laws.

Here is the link to the [questionnaire](#).

We realise the questionnaire is quite long but there are a lot of issues where we need data to feed into the review, and we really appreciate your time.

Thanks again for your input to this important project. If you have any questions please contact [Sue](#) or [Dave](#).

Nominations for the 2019 AHI Professional Excellence in Housing Awards are now open

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[Registrations are now open](#). Tickets are limited, so book your place today.

For more information and to view the programme, visit the [BIMinNZ Conference website](#).

Ageing Well National Science Challenges - Roadshows

Register Now For Our Roadshows (Funding Opportunities, Next five Years)

Roadshows are happening from the end of November through to December. The dates and venues are as follows:

Auckland – 28 November 2018

University Of Otago, Auckland Centre, 10am-12noon

This event is being live streamed so if you can't attend in person, connect via Zoom:

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Wellington – 30 November 2018

Nga Taonga Sound & Vision, 10am-12 noon

Dunedin – 7 December 2018

Otago Museum, 9am-11am

Christchurch – 10 December 2018

Christchurch School Of Medicine, University of Otago, 1pm -3pm

Please note that we may hold more ad hoc Roadshows as required.

Call 03 479 4863 or [email](#) to register.

Community Housing Conference 2019: 5-7 June 2019



The Community Housing Conference will be held at Te Papa so please save the date. The conference website with more information will be live soon.

AHI Professional Excellence in Housing Awards 2019

HousingPEOPLE

The Australasian Housing Institute Newsletter



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The poster for the BIMinNZ Conference 2019 features a dark blue background with a large, stylized white asterisk-like graphic on the left. The text on the right reads: 'BIMINNZ. CONFERENCE 2019' in white and orange, followed by 'ENGAGE INSPIRE TRANSFORM' in white. Below this, it says '8 May 2019, Te Papa, Wellington'. At the bottom, there are logos for sponsors: 'BROUGHT TO YOU BY' (New Zealand Institute of Building, BIM ACCELERATION COMMITTEE, BRANZ), 'GOLD SPONSORS' (Beca, Wellington Airport), 'SILVER SPONSORS' (APL, archaus, GHD, RCP), and 'ANCILLARY SPONSORS' (ARROW).

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The views and opinions expressed in some items provided to us by third parties are those of the authors, and do not necessarily reflect CHA's views.