

“When things go wrong they really go wrong”

Can a group like Tenants Protection Association help to prevent homelessness? Yes!

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Tenants Protection Association (Christchurch) Inc is a not for profit, non-government organisation established 25 years ago to lobby for better housing conditions and to be an advocate for Tenants.

The introduction of the Residential Tenancies Act in 1986 paved the way for the rights and responsibilities of Tenants and Landlords to be clarified. In doing so it also means that today we see hundreds of tenancies ended every year by the Tenancy Tribunal due to breaches under this legalisation. Those living in situations exempt from the RTA such as boarders, flatmates and 'couch surfers' continue to move regularly with little protection. Work and Income, the Department of Building and Housing and the Collections Department are involved in an ever repeating dance of debt and ended tenancies.

Much attention is given by the media to people moving regularly, usually illustrated by aspiring homeowners and increasing migration. Mobility by 'choice' and dissatisfaction with renting appears often resolved by focusing on encouraging homeownership. Responses to uncertainty in the rental market are seen as the domain of public housing, third sector housing and community groups. At the present time there is a review of the Residential Tenancies Act and hopefully will include incentives for longer and more secure tenancies. However, it is also likely to include harsher penalties for rental breaches, and landlords are pushing hard for shorter notice periods to vacate. Currently the rental market is characterised by tenancies lasting months rather than years. Properties are bought and sold frequently for capital gain, affordability and poor quality housing stock are constant challenges even for the most informed and capable tenant.

How do people become homeless? For many reasons but *the journey on the path to homelessness begins many steps before there is no place to call home*. Those most likely to end up homeless experience more than just circumstantial and affordability barriers, there are often more complex issues. Trauma, lack of life skills, addiction, relationship breakdown, decreasing mental wellbeing — any one of us can lose touch with our ability to cope. When these affect our housing then all other parts of our life become more difficult to manage, and the

spiral into homelessness begins.

The homelessness that Tenants Protection sees is across the board — primary, secondary and tertiary. Christchurch is too cold to 'sleep rough' (although many do), so all over the city people are sleeping in cars, garages, couches, floors and overcrowding their friends and families homes. Others move from flat to flat as their relationships end and bridges are burnt. Debt, tenant databases and an increase in landlord vetting through often onerous and intrusive pre-tenancy application forms, leave some people unable to obtain any housing in the private sector, and the waiting lists for Housing New Zealand Corporation continue to grow. Tenants fail to meet their responsibilities and are evicted; the vulnerable are taken advantage of and often lack the ability to respond.

So how does a group like TPA prevent homelessness?

Alongside our core business of providing advice, information, education and shoulder to shoulder advocacy, TPA provides a specialist comprehensive targeted programme SVT (Supporting Vulnerable Tenancies) that assist tenants to stay supported in secure housing in the private sector.

SVT emerged as a way of formalising the way of working we were already engaged in with some of our clients and is based on the premise that housing first / sustainable tenancies are a prerequisite for healthy life choices and minimises the threat of homelessness.

Intrinsic to the TPA is its Kaupapa, the guiding values and principals of the organisation which is respect to all and modelling that in every thing that we do. The values, aspiration for, and the importance of "home" drive our service. People are given the opportunity to share their stories and we recognise sustainable changes occur when tenants access their own knowledge and ability. We provide the interventions and tools to support Tenants to realise these, but we do not rescue them!

SVT supports tenants in private sector rentals to maintain their tenancy by engaging and coordinating relevant services to support their housing needs. Many people will never be suitably housed in the public sector or wish to be. Sustaining a private sector tenancy eases pressure on the public sector, assists landlords to recover lost rent, reduces regular vacancies, and equips tenants with a reputation that widens choices for other housing options in the

future. The private sector welcomes a relationship/mechanism that can support their business. The accommodation supplement (currently over one billion dollars per year) is not enough in itself to prevent rent arrears and failed tenancies.

The strength of SVT is not only in the programme itself, but that TPA delivers it. Tenants Protection has a well respected profile both in the Christchurch community and nationally. TPA is a specialist in residential tenancies and tenancy law and its wide established networks and relationships are the key to its success. TPA does not work in an adversarial model but takes a collaborative approach. The relationships and partnerships with NGOs, the government sector and wider community are critical for a programme such as SVT to be successful.

TPA's independence means it is not constrained by bureaucratic processes but at the same time acknowledging, understanding and respecting them. We can be creative, directional, challenging and responsive. Because we are not housing providers there is no conflict of interest and therefore we can direct people to the "best fit".

In summary a service like TPA can help prevent homelessness because of its long-standing position in the rental landscape, its expertise, its flexibility and creative responses, its independence and kaupapa. To quote a recent client of ours "Boy you sure learn by doing it!" ■

