

The background features two large, stylized human figures in a light beige color. They are positioned as if walking or standing, with their arms and legs extended. The figures are simple, with rounded heads and pointed limbs, creating a sense of movement and community.

# **More than a Landlord**

**– a short history of  
Wellington Housing Trust**

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## Preface

In 2006 the Wellington Housing Trust celebrates its twenty-fifth anniversary of providing affordable and secure rental housing to dozens of low-income and needy families. To help mark the occasion, trustees decided to commission a short history of the Trust. I was fortunate in being asked to write it.

In arriving at the following story I have trawled through hundreds of pages of Board minutes, annual reports, newspaper reports, and ephemera. I have also talked to several past and present trustees, workers, and tenants. I came away amazed at the vast amount of voluntary time and effort people have given to the organisation to ensure it got through both good times and bad. It also became clear that I would be unable to acknowledge the contributions of all. This is the nature of the beast in a short history, but I hope these unsung heroes might get due recognition in a larger history further down the track.

I would first like to thank the Board of Trustees for their initiative in commissioning the history. I am also grateful to all those who spoke with me about their experiences of the Trust. Special thanks go to Alison Cadman who has overseen the project on the Trust's behalf and been very supportive of it. Thanks also to the editor James Brown and designer Becky Bliss. Finally, I very much appreciate the support and encouragement of my family – Lis, Fred, and Carlo – while researching and writing this book in what has been a very busy few months.

I hope readers enjoy the story.

Ben Schrader  
(27 NOVEMBER 2006)

The Wellington Housing Trust would like to thank the following for their support and contributions during our first 25 years.

- All trustees and paid employees.
- Our tenants – for their support of the Trust and their forbearance when repairs have been slow.
- All our members and supporters who have given in so many ways.
- Housing New Zealand Corporation (and previous structures) for various forms of support over the years – especially individual staff members who have gone out their way to make things happen for the Trust.
- Wellington City Council – for various forms of support.
- The Presbyterian Church of New Zealand Aotearoa – for allowing the Trust to use their insurance and investment group schemes.
- All debentures holders and those that have lent the Trust money.
- The benefactors who lent the Trust houses in the early days and those who made it happen.
- The various philanthropic trusts and funding agencies that have supported Trust projects.
- The Bank of New Zealand.
- All the trades people and contractors who have done work for the Trust – and often given that little bit extra.

Our thanks to the following for their support of this project:

- NZ Lotteries Grant Board’s Environmental and Heritage Committee for their grant.
- Housing New Zealand Corporation for their sponsorship.
- All those people who agreed to be interviewed.
- Becky Bliss – who completed the design of this book so beautifully in a ridiculously short space of time.
- James Brown for editing.

Finally, a huge thank you to Ben Schrader. The Trust is very grateful for Ben’s commitment to and support of the project and for agreeing to complete a short history with the limited resources available and within the demanding timeframe.

## Maintaining Diversity

Perched below the feature after which it is named, Mt Victoria is one of Wellington's oldest and most sought after suburbs. Houses run along the lower slopes of the mountain, forming terraces that step down to the (Te Aro) valley floor. The streets comprise brightly painted wooden cottages and villas dating from the nineteenth century, punctured here and there by more modern blocks of flats and town houses. Facing the western horizon, the suburb is one of the last spots in the city to catch the setting sun, adding to its appeal.

But it has not always been so alluring. During the nineteenth century the suburb was home to a diverse population. Rich and poor were neighbours, the large houses of the wealthy intermingling with the humbler homes of workers. Then the development of public transport freed the affluent from the necessity of being within walking distance of city workplaces. They relocated to the more spacious and fashionable outer suburbs – Kelburn, Karori, Khandallah – leaving the poor behind them. Investors converted the large homes into flats and boarding houses, and Mt Victoria became the favoured residence of transients and new migrants. Few landlords worried about more than cosmetic maintenance and the housing stock slowly deteriorated. By the 1940s Mt Victoria was publicly known as a slum and plans were proposed to raze it. Nothing came of these and after the Second World War the suburb continued to attract new migrants, becoming the nexus of the city's Greek and Samoan communities.

## Gentrification

In the 1970s the Greek and Samoan residents were joined by a new wave of middle class baby boomers. Having grown up in Wellington's outer suburbs in the 1950s and 1960s, this group 'rediscovered' inner city communities like Mt Victoria and made them their home. One reason for this was the 1973 oil shock – war in the Middle East led to a sharp rise in world oil prices. The cheap petrol, which had driven post-1945 suburban expansion, suddenly got much more expensive, increasing commuting costs to city work places. Living in the inner city meant it was possible to walk to work, leaving the car at home. This was not the only attraction. The baby boomers looked at the run-down villas and cottages with fresh eyes, falling in love with their native timber construction, spacious verandas, city views, and ornate fretwork. With re-piling, a lick of paint, and a reorientation of living spaces for sun and indoor/outdoor flow, the houses spruced up nicely. Many baby boomers also held progressive views and appreciated the vitality and social diversity of Mt Victoria, liking the fact that their neighbour might be wharfie or a cleaner and speak English as a second language, if at all.

View looking northwest across Mt Victoria in 1987. Gentrification was forcing many working class people to leave the suburb. The Trust wanted to provide low-income rental housing to some of these people to allow them to stay.



Ironically, in buying the homes of such people, these new migrants were destroying the very diversity that attracted them to the community. Some houses that had accommodated two or three flats – sometimes housing as many families – were reconverted into single, family homes. As Mt Victoria became trendy and more houses were sold to homeowners and savvy investors, the supply of cheap rental accommodation declined. Many of the poor were pushed to cheaper areas in the outer suburbs, where they faced higher commuting costs and the social disruption of forging a new life away from familiar social networks – a huge wrench for those who had spent a lifetime in the suburb. Those that remained behind were not necessarily better off. They faced higher rents from landlords, who used rising market values to justify rent increases rather than improvements to the dwellings themselves.<sup>1</sup>

This process, known as gentrification, was the catalyst for the formation, in 1981, of the Mt Victoria Housing Trust, which would later become the Wellington Housing Trust.

## **Mt Victoria Housing Trust**

The genesis of the Trust lies in community work of the Inner City Ministry (ICM). The ICM was established in the 1960s by a group of liberal inner city churches – St Peters Anglican, Wesley Methodist, Mt Victoria Presbyterian, and the Society of Friends – and aimed to improve the lives of the central city's poor and outcast. In the late 1970s it became increasingly involved in housing issues and advocacy, researching housing trends, providing emergency accommodation, and lobbying Wellington City Council. In 1979 its Director, Michael Smith, wrote to the Wellington City Council regretting its recent decision to halt the construction of rental dwellings for low-income people (social housing) in the city due to oversupply. Smith disputed this. Demand for dwellings in Council-owned blocks of flats may have fallen but, due to gentrification, there was growing demand for houses. Smith explained that the ICM was 'increasingly receiving enquiries from people wanting rental housing and who are finding reasonably priced houses very hard to find'. Smith believed there was scope for the Council to provide more infill

housing and renovated central city dwellings. Such housing, he argued, could be realised through the Council's urban renewal policies – designed to modernise inner city districts – and be a showcase for schemes elsewhere. He concluded by calling for the Council to keep up its commitment 'to help house those in need in our city', arguing that the 'diverse mixture of tenants and owner-occupiers is an essential ingredient in keeping the inner city alive'.<sup>2</sup>

But the Council could not be moved and the following year Smith and others decided it was time they took the initiative. In late 1980 he and a group of people – Mike Butler, Judith Miller, and Vivien Spanton from Mt Victoria Presbyterian Church (Butler and Miller were Mt Victoria residents), Richard Bird (an ICM community worker), Peter Healy (a Council town planner), Tony Bartley (a Mt Victoria resident and architect), and Ross Wilson (a Mt Victoria resident and lawyer) – met to discuss establishing a housing trust to buy three Ellice Street houses being sold by St Joseph's Catholic parish. The houses were tenanted by a struggling Yugoslav family of six, a Romanian pensioner, a young Samoan widow with several children, and an elderly woman who sublet rooms to make ends meet. As the group recognised, these residents 'would find it extremely difficult to find accommodation within their financial limits anywhere in this part of the city'.<sup>3</sup> Purchasing the houses and charging affordable rents would enable them to stay in the community while helping to maintain Mt Victoria's mixed social structure.

The group was aware they were charting new territory in proposing the formation of a housing trust. While such bodies had long been a part of the British housing landscape, there was no similar tradition in New Zealand. Instead, social housing provision, known as state and council housing respectively, was the domain of central and local governments. Rentals for such dwellings were usually based on a proportion of the tenant's total income – usually 25 per cent. Those who missed out on government housing had to fall back on private provision at (usually higher) market rentals, lowering their standard of living.



## Judith Miller

Judith Miller is a manager and one of the founders of the Wellington Housing Trust. Her involvement arose through her membership of Crossways, the Mt Victoria Presbyterian Church. In the early 1980s, she and others in the church became worried that gentrification was pushing people out of Mt Victoria. 'Cheap housing was no longer available', she says. 'We wanted to retain choice and affordable rental accommodation in the inner city.' This objective led them and others in the Mt Victoria community to establish the Trust.



The main problem facing the Trust in the early years was how to get money and houses; 'wishful thinking' was not enough. 'It was such a struggle', she recalls. There was 'no money for anything extra'. Other problems included organising renovations – none of the trustees was a tradesperson – and dealing with tenants, some of whom saw the Trust as 'soft touch' and fell into arrears. The Trust also faced some cultural challenges. It had to get over its 'middle class ideas in terms of overcrowding' and accept that people sleeping in the lounge was not something to get worked up about.

On the other hand, tenants also had to get used to the Trust. 'Most saw us as kind people trying to do our best, but they sometimes got frustrated if we were unable to buy carpet or other chattels immediately.' Judith remembers trying to involve tenants – with mixed success – in Trust activities. Regular barbeques at Crossways (Mt Victoria Presbyterian Church) were popular with some tenants, but others preferred to keep to themselves.

While her role as chairperson of the Trust meant she had to take on a lot of responsibility – which was sometimes stressful – this was compensated for by the elation she felt every time the Trust did a deal to get money or bought a house. She resigned as a trustee in 1993 when she got involved in other things, but remains a member.

Judith feels great satisfaction knowing the Trust has reached its twenty-fifth year. In looking to the future, she feels the organisation needs to decide how much it wants to be a benevolent landlord or a bureaucracy. With the current trend being to devolve government social funding to community providers, Judith feels the Trust is 'an organisation whose time has come'.

In Britain, housing trusts, associations, and co-operatives offered low-income people a third housing choice. Falling between government and private providers, these 'third sector' providers were run as businesses but did not trade for profit. Any surplus was returned to the organisation to subsidise rentals, maintain existing homes, and help finance new ones. Because rentals did not usually cover costs, extra funding was necessary and came from a variety of sources: public and private grants, membership subscriptions, and private donations. While some of the larger bodies had paid staff, management boards consisted of volunteers. They had overall responsibility for the organisation's work and could include business people, professionals, tenants, and representatives from local authorities and community groups.<sup>4</sup>



The minister of Mt Victoria Presbyterian Church, Helen Walch at the 1985 Housing Seminar hosted by the Trust.

This structure provided the model for the Mt Victoria group. All the nascent Trust needed now was the money to buy the three houses. In February 1981, Mike Butler, Judith Miller, and Vivien Spanton took a proposal to their church asking it to provide the deposit of \$22,000; a mortgage would provide the balance. They expected a sympathetic hearing. The previous year their minister, Helen Walch, had visited the Church of Our Saviour in Washington DC. This was an inner city parish in a largely Black and impoverished neighbourhood that had a strong commitment to affordable housing and social justice. Inspired, she had returned to Wellington with the resolve to explore ways her church could become more active in its community. The Ellice Street proposal met this objective and the church agreed to back it. Butler, Miller, and Smith then presented the Catholic Church with an offer to buy the houses for \$65,000, conditional on finance and a two-month settlement to enable the establishment of the Mt Victoria Housing Trust. But the group had problems securing a mortgage at a sufficiently low interest rate to set affordable rents and the offer lapsed.<sup>5</sup>

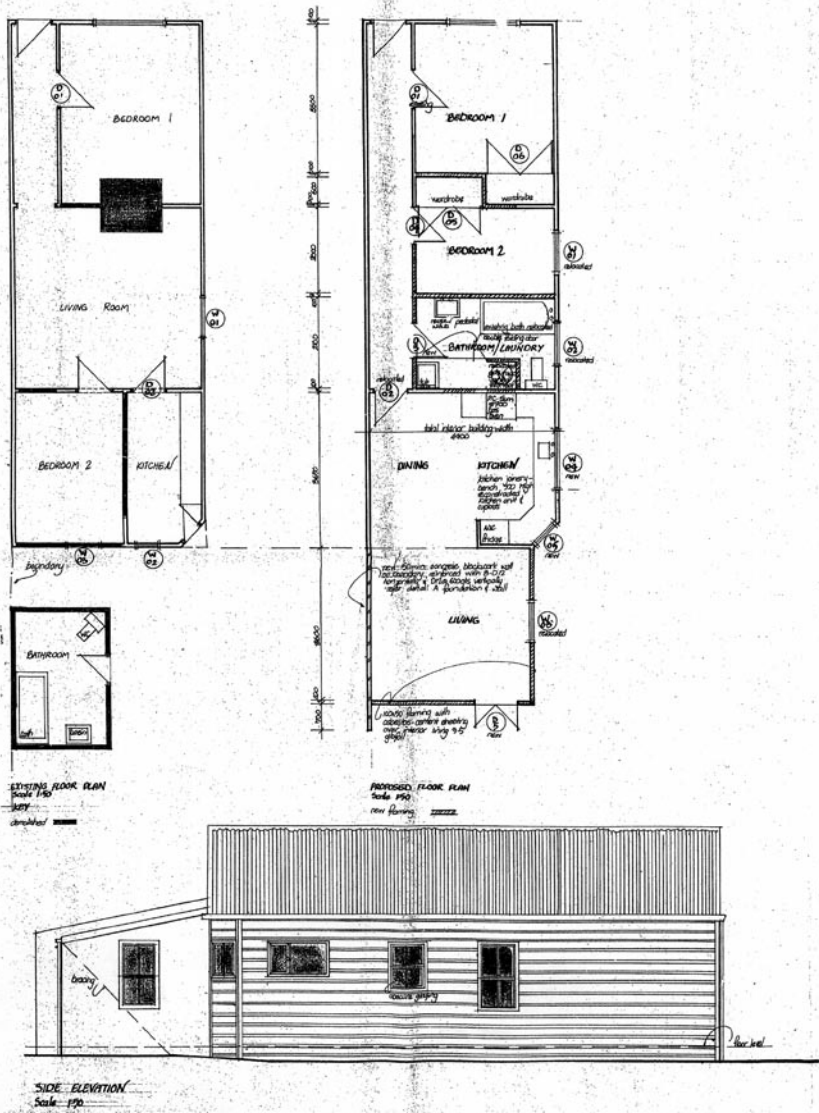
It was a disappointing setback. On the upside, the group had gained valuable experience in sourcing finance, assessing renovation requirements, working together, and relating to tenants. The members rallied, and in June 1981 met with the

local MP Ken Comber to discuss their housing trust vision. The meeting led to the group being offered Housing Corporation (the Government's housing division) finance at a low 3.5 per cent interest rate for houses purchased within a Neighbourhood Improvement Area (NIA). Such money had previously only been available to local authorities. If the, as yet still unformed, Trust was successful in its aims, such funding might be extended to other groups.<sup>6</sup>

The NIAs were part of the Government's Community Housing Improvement Programme (CHIP) – its latest urban renewal strategy. Under the scheme, the state provided cheap loans to homeowners in designated NIAs to improve their dwellings, while local authorities upgraded the area's services, facilities, and streets. As historian Gael Ferguson noted: 'The idea was to encourage private investment in the renewal process.'<sup>7</sup> In Wellington, several NIAs were selected, including Aro Valley, Newtown, and Mt Victoria. It was the helping hand the group needed. Shortly after, it resolved to purchase two properties within the Mt Victoria NIA using CHIP funds.

However, this could not be done until the formation of the Trust. This occurred on 7 October 1981 at the ICM offices in Taranaki Street. In attendance were Michael Smith, Richard Bird, Mike Butler, Christine Perkins, and Ross Wilson. A second meeting two days later elected Judith Miller as the Trust's first chairperson; Mike Butler became the first member, presenting a cheque for \$15. The Mt Victoria Housing Trust was born.

In formulating the Trust's structure, the group chose a co-operative model. Members were to comprise tenants, the workers renovating the houses, local residents, and supporters. With the exception of tenants and workers, members would pay an annual subscription. They would also decide general policy and appoint trustees to look after everyday affairs. Trustees would organise the purchase and finance of houses, manage the properties, and encourage tenant involvement in Trust activities.<sup>8</sup>

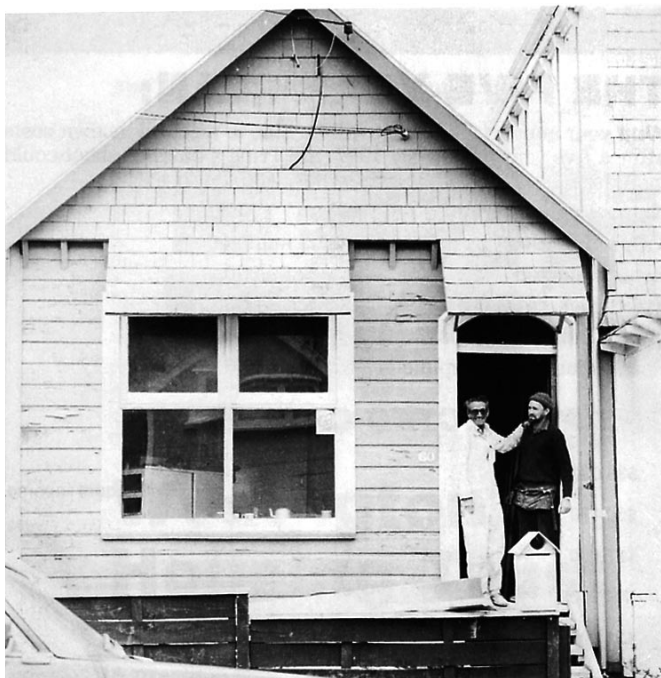


Renovation plans for 60 Elizabeth Street. The cottage's narrow frontage and deep sides were typical of 19th century Mt Victoria, highlighting the higher housing densities of Wellington's early suburbs.



## First House

The Trust's first property was 60 Elizabeth Street, a nineteenth-century cottage in Mt Victoria. Here builders pose at the front door during renovation work in 1982.



Two weeks later the Trust bought its first house, 60 Elizabeth Street, for \$24,000. This was a nineteenth century, single-storey cottage in need of substantial remedial work. Through the CHIP scheme, the Trust received welcome valuation and building advice from Wellington City Council officials. A Council architect, Lynette Hume, even drew up plans for the house's renovation. This was the beginning of what was to become a generally supportive relationship between the Trust and Council. In a Trust meeting on 23 October 1981, Judith Miller noted that the Council saw the Trust 'as a new and exciting venture in housing'.<sup>9</sup>

# THE INNER CITY MINISTRY

Congregations seeking new forms of ministry in the life of Wellington City



Director  
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75 Taranaki Street  
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Te Aro  
WELLINGTON

## MOUNT VICTORIA HOUSING TRUST

30 November 1981

Dear

We invite you to the Inaugural Meeting of the Mount Victoria Housing Trust plus "*The Houzie Show*" designed by The Safe House Performing Group. The meeting, expected to last one hour, will start at:

7.30 pm

- on -

MONDAY 14 DECEMBER 1981

- in -

Crossways Community House

corner Brougham and Elizabeth Streets  
Mt Victoria, WELLINGTON

You are welcome to come to either the meeting or the show or both. Tickets for "*The Houzie Show*" will be \$4 each at the door.

Included on the Agenda will be a brief report of the Trust's development, discussion of policy, and election of Trustees. The Safe House Performing Group will present a selection of script, music, lyric and game, starting at approximately 8.30 pm.

Please make this meeting and show known to other people in your parish and community. Come along and make the evening a great success.

Yours sincerely

CHAIRPERSON - MOUNT VICTORIA HOUSING TRUST

St. Peter's  
Anglican  
Willis St.

Wesley  
Methodist,  
Taranaki St.

Mt. Victoria  
Presbyterian  
Brougham St.

Society of Friends  
Moncrieff St.

The flier advertising the Trust's inaugural Annual General Meeting. No reports appear to survive revealing whether or not 'The Houzie Show' met with critical acclaim.

By the time of its first Annual General Meeting on 14 December 1981, the trustees had formulated four key objectives:

- 1) To provide low-cost rental housing in the city for those in need
- 2) To provide financial and social support for those in need
- 3) To promote the renovation and retention of housing in the inner city
- 4) To maintain and provide input into housing policy.

The Trust wanted to be more than a landlord. It was not only concerned with providing its tenants with affordable and secure long-term housing, it also hoped to support them in their everyday lives. Equally, it wanted to develop a strong advocacy role: firstly, by showing that old houses could be renovated and reused for social housing, and, secondly, by becoming active in public policy debate on housing issues. These were high ideals and, as the following story shows, realities sometimes got in the way of meeting them.



## Rod Macdiarmid

Rod Macdiarmid trained as an architect in Auckland before moving to Wellington in the early 1980s. He heard about the Trust through Wellington City Council planner Peter Healy, who had helped to establish it. Rod became a trustee in 1983 and is now the Trust's longest serving office holder.



Rod believes 'decent housing is an inalienable human right'. He derives great satisfaction from knowing that the Trust provides security for around fifty people whose lives are often insecure and who often live a hand-to-mouth existence. Rod also appreciates the support the organisation receives from the wider community. He gives the example of a group of Lower Hutt nuns who 'whistled funds' to the Trust, believing it to be 'socially more profitable' than the church's offshore investments.

While Rod accepts that over the years some tenants have caused the Trust grief, most, he says, cause no great problems. The main issue it confronts is 'unfair wear and tear' and 'teenagers kicking holes in the walls and so on'. Rod recalls helping with a big clean up of a Brougham Street property in Mt Victoria following the departure of tenants. He discovered a huge stack of sodden and rotting advertising fliers stored under the house. The tenant had had a delivery run, but had not done much running. He believes most tenants are satisfied with their homes; it is rare for them to move on. If their income increases to a point above the low-income criteria, the Trust ups the rent so there is no incentive for them to stay.

Rod enjoys working with his fellow trustees and appreciates the talents each brings to the role. Still, after many years involvement, he admits to some frustrations. One of these is the regular perception among new trustees that the business community is a potential golden egg. While he does not rule out this being so in the future, experience so far has not shown this to be true. Asked what motivates him to remain a trustee, he quickly replies: 'Every time we add to the portfolio'.

## Writing the Handbook

The Trust welcomed in 1982 by purchasing 43 Brougham Street for \$44,000, again with CHIP funding. This was a nineteenth century two-story, two flat house. As with the Elizabeth Street house, it needed renovating to bring it up to standard. This needed to be done as quickly as possible; interest on the CHIP loan increased to 13 per cent if the dwellings were untenanted. In April the Trust called for tenders for a \$25,000 renovation of 60 Elizabeth Street. Renovation of the Brougham Street dwelling would follow.

Wanting to reduce building costs, trustees and members were encouraged to find second-hand joinery and materials for the house. Trustee Margy-Jean Malcolm remembers working on the properties with Tony Pilalis, 'hunting out renovation materials and transferring some of the knowledge built up from our own home renovations at the time. We both had young children at the time and they got dragged around on Trust business.'<sup>1</sup> To some extent the use of recycled material was a false economy because the builder had to spend a lot of time fixing it before it could be installed, adding to labour costs. At other times he had to down tools while materials were sourced. Still, the policy was environmentally friendly long before most people considered such issues.

### Thinking Big

With the renovations under way, the Trust decided it was now time to take stock of things. The Trust had passed what it called its 'embarking phase' and was entering its 'establishment phase'. This led to discussions about where it was heading and what its priorities should be. Up until then the focus had been

The Trust's second purchase was 43 Brougham Street, also in Mt Victoria. One of the early aims of the Trust was to show how old houses could be modernised and used for social housing.



on securing houses in Mt Victoria because this was where most of the trustees and members lived. However, the trustees began to realise that if their organisation was to grow and become 'a real alternative to rental housing provision' then it needed to broaden its scope. As one trustee put it:

If we merely wanted to demonstrate to the State or Council that renovating old houses for rental **could** be done then we could just do a few houses and call it a day. But if the Trust wants to make some impact on housing needs then it needs to be aiming for more than ten houses per year.<sup>2</sup>

## **‘Alistair’**

Now in his fifties, ‘Alistair’ (who wants to keep his anonymity) is the Trust’s longest tenant. He lives in a sleep-out/bedsit behind one of the Brougham Street houses in Mt Victoria. As he says, the Trust ‘inherited him’ when it bought the house in 1985. At that stage he’d already been living there for three years. The sleep-out had been built in the 1950s. It was small, with just enough room for a bed, table, sink, toilet, and shower. He had been attracted to the place because there was off-street parking for his large Dodge V8 car.

Alistair’s car might have been safe from harm, but his home has not benefited from the same protection, twice falling victim to runaway vehicles. The first time the milkman forgot to apply the handbrake on his truck. The inevitable happened. The truck rolled down the drive, coming to a loud, wood-splintering stop in the sleep-out. The second time the brakes on a Skoda car failed and followed the trail blazed by the milk truck, leaving an indent in the car’s shape in the wall. Fortunately, both times the sleep-out was unoccupied.

Alastair has had a good relationship with the Trust. The Trust has ‘always done everything right’, he says. When his hot water cylinder blew up, it was quickly replaced. He remembers William Holden and his daughter coming along once to reline the shower. ‘He [William] was quite good.’ Alistair worked for the National Film Unit and was sometimes away for weeks at a time. This sometimes meant he ‘got behind in the rent’. On his return, he would meet with Peter Cameron to sort out the arrears. He once attended a Trust meeting at Crossways (Mt Victoria Presbyterian Church) and enjoyed the chocolate cake provided, but decided to steer clear of direct involvement in Trust activities. As, he explains, he liked to keep to himself and the Trust was ‘far better than most landlords in leaving you alone’.

Alistair is philosophical about the recent sale of his home – the last of the Trust’s Mt Victoria properties – calling it ‘the end of an era’ for an organisation that began in the suburb. He knows his new landlord and hopes he can stay on, even if this means a rent increase. He likes the central location. It is close to the New World supermarket (he shops most days because he doesn’t have a fridge), a laundromat, and his favourite haunt, the Deluxe café.

Alastair interview, 22 October 2006

Peter Healy (a Council town planner) argued that the Trust should move rapidly before the Housing Corporation stemmed the flow of cheap credit. He encouraged trustees to 'think big' and buy fifty houses in five years. The Trust needed to choose whether it was going to remain small, voluntary-run, and Mt Victoria-based, or become a larger city-wide organisation with paid workers. After some discussion the group decided the Trust was heading in the latter direction and approved the goal of buying fifty houses in five years. This 'lofty aim', says long-time trustee Rod Macdiarmid, was to become a 'bit of millstone' for the Trust. But at the time expectations were high and the target seemed achievable.<sup>3</sup> In June 1982 the Trust changed its name to the Wellington Housing Trust, signalling its intention to expand its reach.

### **Raising Funds**

The next aim was to improve the Trust's capital base so that it could cover costs during renovation work and employ a part-time worker. In July, Paul Swain was employed to raise the Trust's profile and organise a fundraising drive. Letters were sent to members and potential supporters seeking donations, trustees appeared in the media and spoke to community groups, and information stalls were erected at local fairs. By October the Trust had raised \$22,000 in low-interest loans and donations. Membership had grown to 155.<sup>4</sup>

With the renovation work at Elizabeth Street coming to an end, a planning meeting thrashed out guidelines for choosing tenants. Priority would be given to those who were receiving below average income, had a basic interest in the Trust, wanted a long-term tenancy, were a family or had dependants, and were willing to maintain the garden. The rent was set at \$75 per week. In February 1983, a Samoan family – two parents and four children – moved into Elizabeth Street and became the Trust's first tenants.

A month later, Tony Pilalis became the Trust's first employee. Working part-time, his role was to purchase properties, supervise renovations, match voluntary labour with tasks, and perform

various administrative duties. His first major task came in June when the Trust received an offer from the Council to sell a property in Royal Street, Berhampore to the Trust. The Trust was keen and an approach was made to fund the purchase through CHIP. It was rebuffed. The Housing Corporation said it would not finance further house purchases until the organisation had demonstrated its management abilities and completed all existing renovation work. In response the Trust launched a debenture issue to obtain the required money from its members and supporters, eventually raising the asking price of \$24,500. As trustees pointed out, the debenture scheme was a 'major decision for the Trust to make because it indicate[d] a move away from total dependence on government funding towards alternative sources'. In other words, the organisation recognised it could not rely on state benevolence to survive; other funding streams would need to be sourced and tapped.

This became more pertinent with the surprise announcement in spring 1983 that the Government was axing the CHIP scheme. It was a serious blow to the Trust's growing plans. To advertise and protest the demise of the scheme the trustees decided to sell hot chips at the upcoming Mt Victoria Fair. But as Judith Miller recalls 'it was a horrible, wet day'. The stall had to be set up in the Tararua Tramping Club Hall, where the caretaker was soon fretting that the hot fat would set the building alight. Business was far from brisk and the stall barely made \$50. The venture was 'not a good money spinner' concludes Miller.<sup>5</sup>

Another setback came in November when the Council informed the Trust that the son of a former owner of the Royal Street house had come out of the woodwork and wanted to buy it. By law he had first option. The prospect of a third house by Christmas proved elusive.<sup>6</sup>

### **Brougham Street Opening**

The news was not all bad. A few months earlier Tony Pilalis had received confirmation that the Trust had been successful in gaining Government funding – through the Project Employment Programme (PEP) – to employ an architect to work on renovation



The unionist Rosslyn Noonan speaking at the official opening of 43 Brougham Street in July 1984. Seated (from left) are the Housing Minister Tony Friedlander, Judith Miller, and local MP Fran Wilde.

plans for the Brougham Street house. The rebuilding began in early 1984. Work progressed relatively smoothly, bar the occasional hiccup. Pilalis remembers the delivery of a large rubbish skip to the site late one afternoon. It was dumped and the builder knocked off for the day. The next morning he came back and found the skip 'chocker' with junk from neighbouring households. He remembers standing with the builder 'just laughing'. They decided to write the bin off as a 'Trust service to the community'.<sup>7</sup>

By June the house was finished. The trustees decided to put on a show and invited the Minister of Housing, Tony Friedlander, to officially open the house. Another guest was the union activist Rosslyn Noonan. The Minister spoke first. Noonan followed and spent her allotted time savaging the Government's housing policies. Friedlander was affronted because he felt the occasion had been used for political point scoring. Trustees had not planned for this to happen and later thought it prudent to send him an apology.<sup>8</sup>

Having now proved its ability to manage and renovate houses to a high standard, the Trust now expected it would once again be eligible for low-interest Housing Corporation loans. However, an approach to the Minister for further funding was reportedly greeted with the statement: 'We have given you a start – now you are on your own.'

These words were made starker by the Trust's failure some months before to secure corporate backing. Businessman Rod Weir had met with trustees and given them a list of potential sponsors, but none of them was willing to pledge support.<sup>9</sup>

### **New Growth**

75 Herald Street.

This house was purchased from the Wellington City Council at a reduced price. Subsequent investigations discovered it was not the bargain the Trust thought it was.

Nonetheless, the Housing Corporation was to remain supportive of the Trust. Following the failure of the Royal Street purchase, the Council returned to the Trust offering to sell a property in Herald Street, Berhampore. The house had a problem with damp – it sat over an old creek that was covered by a brick tunnel – and was slumping. The Council was therefore willing to sell the house at the 'knock-down' price of \$33,000. The sum





was raised through a debenture issue and the purchase of the house was successful. To stop the slumping the Trust had to position huge support beams under the house and fix them to new piles outside the creek bed. Ironically 'it was not the bargain we thought it was' admits Rod Macdiarmid.<sup>10</sup>

Around the same time, a supporter offered to sell a house in Mein Street, Newtown to the Trust. Ruling out another debenture issue so soon after the last one, the organisation approached the new Minister of Housing, Phil Goff, for support. (In July, a new Labour Government had been elected, which was more sympathetic to social housing than its predecessor.) Goff was responsive and the meeting led to the Trust being offered Housing Corporation finance to purchase the Newtown house, albeit at a higher interest rate (7 per cent) than previously. A further Housing Corporation loan was later raised for renovations to the two properties. (The Trust sold the Mein Street house in 1986 when it realised that the renovations would necessitate the charging of prohibitively high rents.)<sup>11</sup>

In November the solicitor David Hurley approached the Trust with the news that he had a community-minded client who was prepared to lease a two-storey, two-flat property in Elice Street, Mt Victoria to the organisation for ten years. The only

An advertisement encouraging people to loan rental houses to the Trust. Under the arrangement the Trust met maintenance and management costs but pocketed the rent. This enabled it to subsidise the rentals on its other properties.



## HOUSES WANTED

You can loan your  
House or part of it  
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**WELLINGTON HOUSING TRUST**

*Pacific  
Star*  
8/97

## Tony Pilalis

Tony Pilalis's background was as a self-employed builder in Palmerston North. He also had considerable experience in the voluntary sector, working for Youthline, the Young Men's Christian Association (YMCA), and other community bodies. In the early 1980s Tony's wife got a job at Victoria University in Wellington, and the couple moved south. In what was then an unusual arrangement, Tony stayed at home to look after their toddler while his wife worked. After a couple of years he decided to seek some paid work. The part-time position of Trust Coordinator seemed ideal, and he applied and was appointed to the role.

His first task was to organise the renovation of the Trust's Brougham Street property in Mt Victoria. He was also heavily involved in securing loans and funds to purchase their houses. This meant regular trips to the Housing Corporation to secure low interest mortgages. The 'Corporation looked at us as a totally new and off-the-wall organisation', recalls Tony. Being among the first third-sector housing providers in New Zealand, it took some explaining to convince officials the Trust was viable. Once this had been done, however, the Housing Corporation was generally positive toward the Trust.



Tenants' Advocate, Betty Watson, and Trust Manager, Tony Pilalis, in 1986. One of the objectives of the Trust at this time was to encourage tenant involvement in its management so that it might become a housing co-operative.

Tony found the trustees 'a great group of people' to work with. He grew to appreciate the talents each brought to the Trust and their 'love for Mt Victoria'. He was especially appreciative of Judith Miller and Rod Macdiarmid's vision and skill: 'their ability to turn policy into reality was phenomenal'. Tony was very much aware he was 'part of something new' and 'was writing the handbook as we went along'. This made the job stimulating and rewarding.

There were a few downsides. One was the Trust office in the Wesley church hall, which he describes as 'a fridge in winter and a sauna in summer'. Some of the tenants caused Tony problems. One was a man in the top flat in the Ellice Street property in Mt Victoria. The Housing Corporation had warned the Trust that he was a difficult tenant, but for compelling social reasons the Trust took him on. It was a mistake. He soon fell into arrears, was noisy and inconsiderate to other tenants, and vandalised the flat. Eventually, the Trust had no other choice but to evict him. Tony concedes that the Trust's social objectives meant some tenants saw their landlord as a 'soft touch'; collecting arrears, he says, 'took a disproportionate amount of time'. This meant he had less time to devote to other issues such as policy development and advocacy

Tony's heavy workload was lightened when the Trust appointed a Tenants' Advocate. The trustees wanted to develop an open management structure whereby tenants would be invited to have a say in Trust decision-making, benefiting both tenants and trustees. In the first five years there was a lot of pressure to get tenants involved, recalls Tony. However, it was a 'bloody impossible' task. As he explains, the sort of the people the Trust housed 'felt intimidated by anyone other than those collecting rent'; most preferred to keep to themselves.

One of the first Tenants' Advocates was Nicola Shirlaw. She and her partner Rod Donald had just had their first child and Tony remembers how she would bring her daughter in and place it in a playpen in the middle of the room.

One part of the job Tony relished was advocacy. The Trust became a member of the New Zealand Housing Network, which lobbied government on issues including affordable housing and homelessness. He remembers going on a large street march to Parliament protesting against homelessness; a colourful banner used on the march hung in the Trust office for several years. After several years in the job, Tony decided it was time for someone else to have a go. He resigned in 1990, but has remained a Trust member.

costs would be rates, insurance, and maintenance. A little later the Trust was offered a similar house in Grant Road, Thorndon on the same terms. As Rod Macdiarmid says, these loan houses were a 'tremendous fillip' because they enabled the Trust to use their rentals to subsidise other properties.<sup>12</sup>

By the end of 1984 the Trust either owned or managed five properties, housing six family groups. Rents were set to cover costs but were well below current market rentals.

### Landlord Blues

By this time the Trust was experiencing some of the problems of being a landlord. The collection of rent and arrears emerged as an early concern. Sometimes it took two or three visits before rent was paid. Some tenants fell into arrears and repeated promises to pay were not met. It got to the point, recalls Macdiarmid, where tenants were 'not home when we knocked on the door'. As he explains, many tenants were Pacific Islanders and faced (cultural) pressure from their churches and families to tithe and send money home: 'Rent was often the thing that was put aside when the bills were paid.' This left the Trust absorbing hundreds of dollars of arrears.<sup>13</sup>

Other issues were more serious. The husband in one family was abusive, forcing, at one stage, the family to seek shelter in a refuge. Following this, the Trust offered the wife the lease on the house without her husband, but the couple reunited. Anti-social behaviour and vandalism were another concern. Perhaps the worst example was a family who moved into the Ellice Street house in mid-1985. The family soon fell out with its neighbours, who complained about the raucous behaviour, threatening dogs, and unhygienic habits. Eventually, after accumulating over \$1000 in arrears, the Trust evicted the family. It then faced the trying task of repairing damage to the property and clearing mounds of rubbish from the grounds. It was the first, but not last, eviction from a Trust property.<sup>14</sup>

For Judith Miller, these issues arose because the Trust was 'trying not to be just a benevolent landlord, but also part of the community'. It felt it had a responsibility to find solutions

to tenants' problems that would enable them to remain in their homes; eviction should be a last resort. On reflection she thinks the Trust was 'perhaps too idealistic' and that some tenants saw it as a 'soft touch'.<sup>15</sup>

In its 1985 Annual Report, the Trust conceded the trouble with tenants had been 'discouraging', but given 'the low income groups from which we try and draw our tenants, it is to be expected that some set-backs would be encountered'. It stated it had learnt from the problems and was changing its 'management practice accordingly'.<sup>16</sup>

### Supporting Tenants

One of these changes was the 1986 decision to employ a Tenancy Manager and a Tenants' Advocate (a Trust tenant). These part-time, Lottery-funded positions were designed to improve relationships between the Trust and those it housed. They would also free Tony Pilalis, now Trust Manager, from tenant management tasks, enabling him to focus on purchasing properties, fund-raising, and advocacy. Under the new structure, the Tenancy Manager would select and place tenants, collect rent, and manage maintenance, whereas the Tenants' Advocate would pass information between the Trust and tenants (and vice-versa), be an advocate in rent reviews and disputes, and attend Trust Board meetings. Thom Kenney was appointed the Tenancy Manager and Betty Watson the Tenants' Advocate.<sup>17</sup>

It was hoped these initiatives would encourage tenants to become more involved in the Trust and further its aim of becoming a co-operative. But trustees had already begun to recognise this might not be easy. In a 1985 paper considering the future of the organisation, an (unidentified) author wrote:

One of the goals of the Trust has been to involve the tenants in the management of Trust houses and operations, in fact to move from a traditional/landlord tenant relationship to move to the co-operative model. This needs to be developed a great deal further. Barriers that will have to be overcome include the fact that most of our tenants are at the bottom of the income scale, so in fact mere survival takes up most of their energy. Also where

our tenants are Pacific Island people, there are different cultural ways that need to be recognised as we work towards including the tenants in managing the Trust.<sup>18</sup>

Wellington Mayor Ian Lawrence, Judith Miller, and trustee Margy-Jean Malcolm at the 1985 Housing Seminar. Over the years the Trust has forged a (mostly) strong and productive relationship with the Wellington City Council.

The desire to involve tenants in Trust management and activities was something that set the organisation apart from other landlords. However, it was never able to fully realise its goal of becoming a co-operative. While some tenants welcomed the invitation to become involved – attending Trust meetings and social functions – others preferred to keep to themselves. To this extent the co-operative vision did not fit with way some tenants lived their lives.



Another thing that set the Trust apart was its commitment to social housing advocacy. In February 1985 it hosted a housing seminar to talk about the Trust and share information with representatives of tenant groups, the Housing Corporation, the Council, ICM, and other interested parties. Speakers included Wellington Mayor Ian Lawrence and Phil Goff. It was a great success. Contacts made here and in other forums led to the Trust being invited to participate in government housing reviews and advisory groups. This advocacy role remains an important feature of the Trust.

## Consolidation

By the mid-1980s the Trust realised its target to buy ten dwellings per annum was unrealistic. It had problems finding suitable places and a drop in property prices left it holding negative equity in those it already owned. It was not until 1987 that the Trust was able to purchase a further property, its first in three years. Bought with Housing Corporation finance, it was a large five-unit house in Brougham Street, Mt Victoria and reflected a new Trust objective to obtain more multi-unit dwellings to reduce renovation and maintenance costs.<sup>19</sup> The following year the Housing Corporation also financed the acquisition of a two-flat dwelling in Stoke Street, Newtown and a three-flat house again in Brougham Street. The number of loan houses also increased, with supporters offering the Trust two properties, one in Island Bay and one in Brooklyn. So by the end of the 1980s, the organisation owned or managed ten properties, housing twenty families.

The Trust was now widely recognised as a valued housing provider. Its waiting list had grown to over eighty families and enquiries for tenancies were coming in at a rate of at least two a week. On the eve of the new decade the Trust was well on the way to achieving its aim of creating a stable and affordable housing alternative for low-income people. Three years later it was on the verge of collapse.<sup>20</sup>





*Some of the Trustees and Employees of the Wellington Housing Trust*

## **WELLINGTON HOUSING TRUST**

- \* A pioneering approach to a tenant/landlord co-operation model of rental housing.
- \* A practical response to the pressure on housing and rents in central Wellington.
- \* A project with New Zealand wide implications.

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The Wellington Housing trust provides affordable rental housing for low income families and groups in the inner suburbs of Wellington.

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The cover of a 1987 pamphlet used to promote the Trust's work and encourage public support.



## Troubled Times

Tony Pilalis's sterling seven-year reign as the Trust's Manager ended in 1990 when he resigned to pursue other interests. Susan Lomax replaced him and was given the new title of Coordinator.

### 'Women's Project' House

One of her first jobs was the purchase of an eight-bedroom house in Newtown, a former Presbyterian Support Services hostel. Known as the 'Women's Project' house, the Trust's aim was to provide 'housing for single women, who, for various reasons, have found themselves without a home. Some have escaped abusive relationships. Others have been victims of the current depressed economy.' The Trust hoped to house up to seven women and their children. Unfortunately, the experiment failed.<sup>1</sup> As Trust chairman Rod Macdiarmid later explained:

The operation of this House did not run smoothly. We had a group of tenants with substantial problems; in the end this meant we were unable to fill the vacant rooms. A brief attempt was made to run the house with a live-in supervisor but without success. In September we reluctantly agreed to change the focus of the house, and divided it into two flats, to be let separately. Currently the house is occupied by a group of students who lost their bursary and a solo mother and her child.<sup>2</sup>

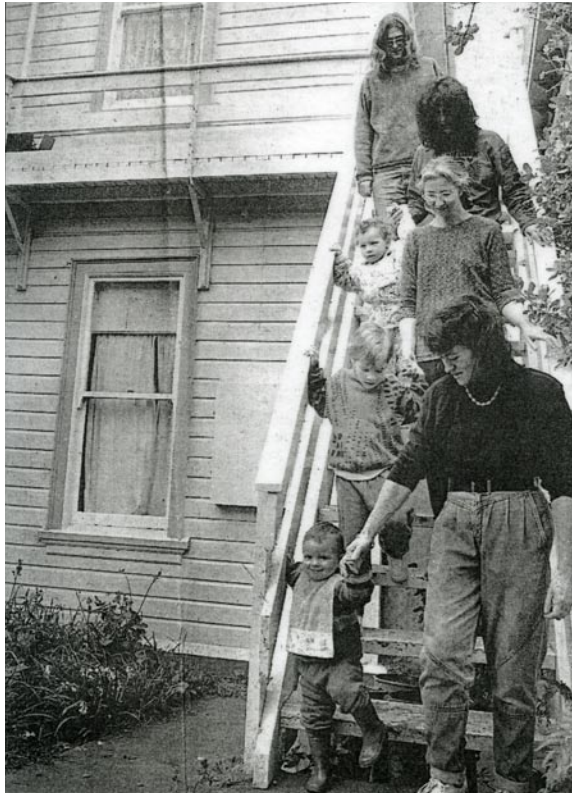
The venture highlighted the fact that the Trust did not have the background or skills to accommodate tenants with significant social problems within a community house structure. This set it apart from other housing trusts that had followed its lead but become specialised providers, such as Auckland's Community of Refuge Trust – which housed people with mental illness in community houses.<sup>3</sup>

## Darkening Skies

The Trust therefore decided to refocus its energies on doing what it did best: providing affordable housing for low-income and needy families. In 1991, again with Housing Corporation finance, it purchased a three-flat property in Lawrence Street, Newtown and a four-flat property in Clyde Street, Island Bay. This bought the total number of flats owned or managed by the Trust to twenty-nine. However, with the election of a new National Government in late 1990, the days of access to, if not cheap then at least affordable, state credit were about to end.

The previous Labour Government had been strongly influenced by economic liberalism and had deregulated New Zealand's economy to make it more efficient and competitive. Known as 'Rogernomics' – after their architect, Finance Minister Roger Douglas – these contentious reforms created huge upheaval. Previously protected industries suddenly faced competition from cheaper, imported goods. Unable to compete, many businesses closed, with the loss of thousands of jobs. However, in deference to its low-income constituency Labour had largely avoided social policy reform.

This changed under Douglas's National Government successor, Ruth Richardson. Wanting to make people less reliant on the state, she proceeded to reform the country's social welfare system. In a policy package soon referred to as 'Ruthanasia', the Government cut benefit payments to 'encourage' the able-bodied to find paid work and be self-supporting. It then introduced full market rents for state housing tenants. The Government believed it was unfair that state housing tenants enjoyed subsidised rents while low-income private sector tenants did not. Henceforth, subsidies would be available to both groups and delivered through a Department of Social Welfare-administered Accommodation Supplement. This would cover about two-thirds of the market rent; tenants would have to make up the other third. Because most state housing tenants were also beneficiaries, they faced the 'double whammy' of paying higher rents with lower incomes. The result was that many were unable to afford their new rents and either left their homes or squeezed



Trust tenants descend the stairs at 15 Brougham Street, Mt Victoria in 1991. This press photograph was taken at a time when it looked like the Trust might be bankrupted.

in more income-earners to cover the increase, creating overcrowding and health problems.<sup>4</sup>

But it was not only state housing tenants that were up for market rates. Subsidies on Housing Corporation mortgage money were also to be gradually removed until they came into line with private levels. For the Trust this meant a huge increase in its mortgage costs. But because most of its tenants were beneficiaries, it had little scope to recover these costs through increased rentals. Its predicament was made worse by the erosion of equity in its properties caused by a slump in prices; it now owed as much as its properties were worth, about \$1.5 million.

In a newspaper article, trustee Peter MacLeod argued that the Government was taking little account of the 'fence-at-the-top-of-the-cliff' role organisations like the Trust played in society's well being. The Trust was catching vulnerable people before their situation worsened, saving them from being picked up by (more expensive) bottom-of-the-cliff agencies later on. As he explained:

Housing is a basic necessity which affects people's standard of living and quality of life, their stability, their health, the way their children behave. The trust's philosophy has been that in giving tenants security in their living space leaves them a chance to improve under all their circumstances.<sup>5</sup>

But such sentiment failed to sway the Government.

## Megan Hosking

In 1995, aged twenty, Megan Hosking arrived in Wellington from Auckland to begin a design degree at Victoria University. She secured a room in large flat in Willis Street. One night she and her flatmates hosted a party. It carried on into the wee hours and as dawn approached Megan headed for bed. She woke to see the ceiling melting and smoke settling at waist level. Throwing on some clothes, she dropped to the floor, crawled down the stairs and out to the street. Everyone else also got out safely.

She managed to retain a few things, but the house was too damaged to return to. Homeless and feeling bleak, Megan found temporary accommodation in a sleep-out. She found out about the Trust and approached William Holden to see if he could help her find a home. Although the Trust did not usually house students, Holden was moved by her story and offered her a two-bedroom flat in a four-unit house in Brougham Street, Mt Victoria.



Tenant Megan Hosking and friend Aimee enjoy a 'Mexican feast' on the stoop of her Mt Victoria flat, circa 2005.

While the flat had 'a rumbling fridge in the lounge and tired carpet', Megan was thrilled. It was 'great to have a place and call it home', she recalls. She picked up a paintbrush and covered the walls in 'garish colours'. Years later, when she was no longer a student, she repainted the flat in more subdued tones, reflecting the changing tastes that come with 'growing up'. Over the ten and half years she lived in the flat, she shared it with a series of flatmates - 'a brother, good friends and a boyfriend (or two)'.

The best thing about her home, says Megan, was its 'location, location, location'. She was 3 minutes 47 seconds away from her favourite nightclub, 'Sandwiches'. She loved the late afternoon sunshine and thought Mt Victoria was 'totally wonderful'. A problem with the flat was the lack of soundproofing. As she recalls, 'the upstairs tenants led an exuberant life, and were heavy footed. Tobacco and cooking smells would also filter throughout the large old villa.'

Megan did not get involved in Trust activities because she had commitments to other projects and people. Most of her dealings with the Trust were with William Holden. She thought him 'an amazing man', who 'gave so much'. This included reducing her rent so she could begin her (now successful) web-based design business early in 2000. As a return gesture, Megan designed the present Trust logo.

Megan was initially reticent about getting to know her neighbours and didn't understand the value of community. One of the tenants was a schizophrenic and lived in a sleep-out at the back of the property. He suffered from occasional psychotic episodes. One night Megan awoke to 'paralysing screams for help'. She ran outside in her pyjamas to see if he was okay, and several of the neighbours ended up sitting with him, making cups of tea until he felt better. These sorts of experiences taught her the importance of tolerance and the value of community.

In the early years of her tenancy, Megan and her flatmates would hold large parties. On one occasion they blocked off the driveway and put up a tarpaulin. They organised some DJs and a sound and light show. 'Everyone was on the sauce', she recalls. At midnight, the guy who lived out the back arrived revealing he had dug up 'Henry' from the back garden. He then showed stunned party goers Henry's decaying skull in a bucket he was carrying. People 'freaked-out', not knowing that he had worked in the film industry and the head was an old prop.

Megan has seen how affordable, stable housing and being part of a supportive community can change people. She recalls a solo mother, who had been through a rough patch and was pretty unhappy and withdrawn, living in one of the flats. As the years passed, she gained confidence and started creative writing. She is now a successful Wellington writer.

In June 2006, Megan decided it was time to leave. Her flat was very comfortable and, she jibes, 'if I didn't move soon I'd die an old woman there!' She moved to a flat in Brooklyn. She feels 'very lucky to have had contact with the Wellington Housing Trust', concluding that it has a 'wonderful culture of care'.

Megan Hosking interview, 27 October 2006

## Nearly Bankrupt

In July 1993 the Trust lost its main traditional avenue of financial support with the removal of all Housing Corporation mortgage subsidies. Consequently, by September it was close to bankruptcy. Trust Coordinator John Bledsoe told the press his organisation's budget had been planned on paying 7 per cent on its mortgages, but it was now paying 9 per cent, or an extra \$25,000 in interest. For an organisation that ran on the smell of an oily rag this was a burden it could not absorb. Bledsoe explained that the Trust was gradually raising its rents to market levels, but the problem was that 'the market level rents do not bring in enough money to pay those higher mortgage charges'. Because trustees were personally liable for any mortgage default, the Trust could not continue to offer subsidised housing.<sup>6</sup>

Not everyone was sympathetic to the Trust's plight. Neville Hart – a private landlord with twenty flats – told media that the Trust had bought expensive properties in good condition using 3 per cent government mortgages while private landlords were paying 15 per cent. 'I argued against their whole philosophy.... What you're doing is saying if you're a loser, a criminal or a [sic] ex-criminal you get a special benefit that the rest of the population can't get.' Asked if private landlords would house such people, Hart replied: 'Not if they have got any commercial sense of reality.' Trustee Doris Johnston denied the Trust had bought high-priced, good quality dwellings (something this story confirms) and said Hart's comments about its tenants 'didn't stack up'.<sup>7</sup>

The Finance Minister John Luxton stated there was no reason for the Trust to fold and offered to help where he could. In October the Housing Corporation agreed to drop its mortgage rate on Trust properties to 7.75 per cent.<sup>8</sup> The organisation was saved from insolvency. Trustees breathed a sigh of relief.

The Trust emerged from its near collapse strengthened in its conviction that under the 'current welfare model' it was needed more than ever to 'help catch those falling between the cracks'. As well as the ex-prisoners referred to above, the Trust housed ex-psychiatric patients, refugees, street kids, and students. Most

## Faye Tohbyn

Faye Tohbyn grew up in 1950s' Auckland. In the 1970s she met her partner, Liong, and together they started an educational theatre project. They toured schools and art galleries from the late 1970s to the mid-1980s, living in a mobile home. In 1985 they settled in Wellington, quickly realising they couldn't keep 'living in a caravan'. A friend told them about a Clyde Street flat in Island Bay. They visited it and secured the lease, expecting that they might stay three months. The couple went through a couple of landlords before the Trust bought the property in 1991.



By this time their home was 'almost a community house'. Faye and Liong had a strong sense of social justice and saw the flat as an opportunity to help those in need. They began subletting some of their spare rooms to rehabilitating prisoners, young mothers, youth at risk, and people with mental illness. Faye has seen how being in a stable and caring home environment can improve the situation of such people.

Faye welcomed the fact that the Trust invited tenant involvement in its affairs. In 1993 she became a trustee and, later, the Tenants' Advocate. Among the issues she has struggled with is how to help and 'interact with tenants without being nosy'. One way has been to guide tenants with multiple social problems to appropriate community agencies. Another was to ensure Trust houses were located near to public transport and community centres. This, she says, helps to prevent isolation and ensures tenants can easily participate in local activities if they choose to. She acknowledges, however, that some tenants want little contact with their landlord – something she respects.

Faye sees the future of the Trust in building more multi-unit complexes, such as that in Stoke Street, Newtown. She feels these provide greater possibilities in developing a 'sense of community and belonging' among tenants. With home ownership becoming less affordable, she also sees the Trust playing 'a real leadership role' in the future provision of social housing in Wellington.

Faye Tohbyn interview, 27 October 2006

were poor, Māori or Pacific Islanders. As John Bledsoe had pointed out in the midst of the crisis, these were tenants that Housing New Zealand (the body that managed state housing) often 'rejected because they were "high risk"'.<sup>9</sup> Who was going to house them if not third sector housing providers like the Trust?

### **Reconfiguring Housing Stock**

However, trustees recognised economies would still need to be made to place the organisation on a sounder footing. One way it decided to do this was to start selling its (now very valuable) Mt Victoria properties. Proceeds could then be used to subsidise rentals and buy new dwellings elsewhere. This was huge step for an organisation that had been founded to curb the suburb's gentrification. But by the mid-1990s, the costs of gentrification had become less important to the Trust than providing social housing. Property was also cheaper in other suburbs. The first property to be sold was 60 Elizabeth Street, the Trust's first house. Others followed. (The last of a cluster of houses it had owned in Brougham Street is leaving its hands in early 2007.)<sup>10</sup>

Renewed effort was also put into securing community grants. In 1998, for example, the McCarthy Trust funded the installation of five showers, the Cathy Pelly Trust gave \$2000 for a wheelchair ramp at the Herald Street property, the Energy Efficiency Authority installed insulation in Trust houses, the J R McKenzie Trust provided \$1500 for accommodation services, and the Lotteries Commission awarded the Trust \$11,000 for salary and administration costs. Grants such as these, plus subscriptions and donations from members, have supported the Trust from the beginning and remain a vital source of funding.<sup>11</sup>

Advocacy was also stepped up. New Trust Coordinator William Holden appeared before a Parliamentary select committee to promote the 1998 Housing Social Responsibility Bill, which proposed a return to subsidised rents for state housing tenants. This, the Trust believed, would make housing more affordable for low-income people, reducing poverty and consequential health and social problems. The Government disagreed, arguing



### William Holden, 1946–2003

The low point in the Trust's history was the tragic death in a car crash in May 2003 of its Coordinator, William Holden. Incredibly, Peter Cameron, the Trust's Administrator, who was also in the car, survived almost unscathed. William had a background in business and had worked tirelessly to build a successful company. However, his company collapsed in the mid-1990s and he was bankrupted. After some soul-searching, he decided to devote his life to the social sector. In April 1996 he was appointed Trust Coordinator. With his background and business skills he proved a very able manager, although, as trustee Rod Macdiarmid recalls, he was never totally able to master the Trust's computer. The following passage, published in the Trust's newsletter, provides an insight into his character:



He showed an ability to get on with people, including the Trust's tenants and outside agencies. He had drive and determination and was a shrewd tactician and negotiator, but nevertheless exhibited the art of gentle persuasion and humility. He had a great ability to communicate with people – e.g. the trustees at our monthly meetings – and was adept at meeting Trust deadlines and targets. William was never flustered, and always had a sense of humour and great patience in dealing with the many difficult tasks he had to perform for the Trust.

As well as his involvement in the Trust, William was active in other social agencies. He was chairman of the Wellington Council of Social Services, a member of the steering group organising the Aotearoa Housing Network, and served on government working parties examining social housing provision. Trustees and tenants both sorely missed him. One tenant, Megan Hosking, described him as 'an amazing man' who 'gave so much'. He is survived by his wife Sylvia and his family.

*Wellington Housing Trust Newsletter, May 2003, p 1; Megan Hosking interview*

its reforms were fair and working well. Holden also facilitated a forum with Wellington Mayor Mark Blumsky on the future of council housing, which some on the Council had advocated selling. To the Trust's delight, the Council decided to hold onto its housing.<sup>12</sup>

## Recovery

If the Trust had come through the early 1990s 'gritting its teeth', by the end of the decade it was able to smile again. Equity had improved on the back of a reinvigorated property market and was now valued at \$2.2 million, with \$1 million in mortgages. In a radical move the Trust repaid its Housing Corporation mortgages and refinanced with the Bank of New Zealand, saving \$30,000 in interest payments. It now had enough money to catch up on a lot of deferred maintenance. A grant from the McCarthy Trust helped it to complete major projects, including replacing old stoves, interior refurbishing, and window repairs. A new policy to paint the exterior of one house per year was implemented.

Trustees standing outside 15 Brougham Street, Mt Victoria, circa 2000. From left are Lizzie Quinn (chairperson) Rod Macdiarmid, Peter Jones, Brian Trott, Faye Tohbyn, William Holden (Coordinator), Liang Xi, and Peter Cameron (Administrator).

Chairperson Lizzy Quinn reflected the Trust's renewed confidence: 'With our experience, and the good will [*sic*] of our members, staff, and Trustees we are ready to face the new Millenium [*sic*] in strong financial position and add to the accommodation we provide.'<sup>13</sup>



## New Directions

In late 1999, after fifteen years of radical neo-liberal reforms, a fatigued electorate voted the National coalition Government from office. A Labour coalition Government pledging to pursue a more centrist policy line replaced it. The new Prime Minister was Helen Clark, a former Minister of Housing and staunch supporter of social housing. Within months the new Government had scrapped market rents and reintroduced income-related rents for state housing tenants. It also began to explore ways to support third-sector social housing providers like the Trust, which was now housing seventy low-income people. With the Government directing state housing



The Trust's twentieth birthday party. Cutting the cake are trustee Rod Macdiarmid and the Trust's first Coordinator, Tony Pilalis.

provision to those most in need, there were a growing number of renters who found themselves ineligible for a state house but also unable to afford market rents. The Government saw third-sector (or community) providers as one way to fill the gap. The Trust was to benefit from this new policy direction.<sup>1</sup>

Before then, however, it had a birthday to celebrate. At the end of November 2001, members and supporters, past and present, converged on Crossways (Mt Victoria Presbyterian Church) for a barbeque to mark the Trust's twentieth anniversary. Contributing to the festive air was the release of the Wellington Housing Trust twentieth anniversary wine – a 1998 Gisborne chardonnay sporting a Trust label – which, revealed one critic, 'received quite good reviews on the night'.<sup>2</sup>

## Seeking Partners

Having made it through two decades, the Trust began to examine where it might head in its third. Among the ideas discussed was forging partnerships with other social housing providers. The Council was an obvious first choice. From mid-2001 William Holden began meeting with Council officials to discuss the possibility of the Trust buying surplus Council housing stock or building new housing on Council land, or both.<sup>3</sup> Several development possibilities were explored before the Trust settled on a \$1.3 million proposal to build additional units on Council land next to the (Council-owned) Pukehinau flats in Aro Street. The Trust would lease the land for thirty-five years at a peppercorn rental and build and manage the flats. Preliminary drawings were completed and by the end of 2003 hopes were high the plans would proceed.

But to the Trust's surprise and chagrin, the Council turned them down.<sup>4</sup> Council officials explained that in reviewing their policies it had been decided not to extend existing Council housing stock, and to focus instead on deferred maintenance and management issues. The Trust expressed its 'concern and annoyance' at the Council's about face. It had spent considerable time, resources, and money on preparing its scheme, even receiving encouragement from officials to do so. In giving the last two years over to the proposal, it had also missed several other partnership opportunities. Despite its disappointment, the Trust accepted a Council invitation to explore possible partnerships further down the track.<sup>5</sup>

A more fruitful partnership was forged in 2002 between the Trust and First Home Limited. First Home Limited was run by a socially conscious group of architects wanting to provide inner city apartments to low-income first home buyers. The Trust purchased three apartments in a First Home Limited development in Frederick Street, Te Aro, and leased them to Housing New Zealand. Under the purchase agreement the Trust was to also manage the complex's body corporate. William Holden became its first chairperson.<sup>6</sup>

## Mary Potofou

Mary Potofou was born in Auckland in 1983, but her family moved to Brisbane shortly after. She met her husband, Wally, in Samoa in 2002 and they married. Because Wally did not have Australian citizenship, the couple came to New Zealand to live and raise their baby boy, Zion. Initially, the family stayed with friends in Wellington. It was not an ideal situation. Mary found the house unclean and unsafe. Her friend also interfered in their lives, straining her and Wally's relationship. During their stay Zion developed bronchiolitis and then asthma. He had to take many trips to hospital; on one occasion he was so sick he was sent to Auckland's Starship (children's) Hospital. The Salvation Army became aware of the family's plight and approached the Trust to see if it could help. The Trust offered the family a flat in Island Bay and they gratefully moved in.



Mary Potofou's son Zion

Mary feels 'happy' in her home. It's close to the shops, doctor, and beach; the primary school is across the road, and the flat is sunny and warm. She often sees the other tenants in the house and feels comfortable enough with them to ask for things. If she and Wally go fishing, they share the catch with neighbours. At other times, it is they who will be given things. The whole house comes together for semi-regular barbeques in the back garden.

Asked if there is anything she does not like about the flat, Maryanne says the exterior of the house is shabby and needs painting. (When her family visited she made sure they came at night so they could not see the outside.) She would also like an exterior screen door so she can have the front door open in summer, but still feel private and safe. She has no other gripes. The cheap rent means Wally's wages go further than they would in private rental accommodation. When she asks for something to be fixed, the Trust responds quickly. She also likes the fact that when tradespeople are visiting the other flats in the house, the Trust lets her know in advance.

Mary and Wally had originally planned to go to Brisbane to join her family, but they like their home and community so much they now want to stay where they are.



The Frederick Street inner-city apartment block in Te Aro. The units were developed by a group of socially minded architects for first home owners. The Trust bought three units in the block in 2002.

## Restructuring

Six months after William Holden stepped into this role he was killed in a car accident. This tragic event led trustees to re-evaluate how the Trust was managed. Until now the Trust had employed a Coordinator (Holden) and an Administrator (Peter Cameron), both working thirty-two hours per week. A new structure was proposed whereby property management – including the tenanting of properties, rental collection, and maintenance – would be contracted to an outside organisation. This would reduce the Coordinator’s workload to twenty hours per week and the Administrator’s job would be disestablished. Following considerable debate, trustees accepted the proposal. After eleven years working for the Trust, Cameron was made redundant. Alison Cadman became the new Coordinator and Kristin Curtis, of the Wellington Letting and Management



Centre, was appointed the Trust's property manager. She pledged to 'work towards a win win solution' to any tenant/landlord problems.<sup>7</sup>

Another change of direction was signalled in December 2003 when the Trust bought a property in Gordon Place, Newtown consisting of a 1970s six-bedroom house and three modern, two-bedroom townhouses. The house would provide space for a large or extended family, such as those common in Māori, Pacific, and refugee communities, whereas the townhouses were suitable for single-parent families with one or two children. The Trust saw other advantages: 'Gordon Place is a great location for people on low incomes as it is very handy to shops, schools, public transport, hospital and other public facilities and very close to the city area.'<sup>8</sup>

The townhouses in the Gordon Place, Newtown property. Their purchase in 2003 signalled the Trust's move away from buying old dwellings toward modern, lower maintenance, properties.

The purchase marked a significant break from previous buying policies. One of the early objectives of the Trust had been to show how old houses could be successfully modified for social housing. In buying and renovating old cottages and villas – such as 60 Elizabeth Street in Mt Victoria – the Trust had achieved



## **Alison Cadman**

Coincidentally, Alison Cadman was living in Mt Victoria when the Trust was established in 1981, but was then unaware of its existence, although was well aware of the housing issues. She grew up in a state house and has always been interested in social housing and how housing impacts on people's lives. This interest was extended in the 1980s through her work as a Client Liaison Officer for the Housing Corporation in Dunedin. Back in Wellington in the early 1990s she completed her degree in Sociology. She had worked mostly for government and social service agencies, including being the Coordinator of the Wellington People's Centre, before she got the Coordinator's position at the Trust in 2003.

As the Trust's only paid employee, Alison describes her job description as 'everything'. This includes administration, tenancy management, selection of tenants, financial management, development work, advocacy, and anything else that crops up. Most of property management is now contracted out, so she does not have to deal with leaky taps or faulty stoves, although she is involved with many decisions regarding repairs and maintenance issues. Alison finds working on her own hard at times, but appreciates the support she gets from trustees – with whom she meets regularly – and from the staff of the Community Housing Aotearoa Incorporated, with whom she shares an office. She has also built up a strong network within the community-based housing sector in Wellington and nationally.

Generally speaking, she has few problems with the Trust's tenants. Whereas arrears once beleaguered the Trust, this is no longer the case. Alison attributes the change to the decision to contract out rent collection. In the past the Trust found it difficult having to play 'good cop, bad cop'. Making a third party the rent collector (the bad cop) seems to have made a huge difference. In any event, says Alison, getting behind in rent does tenants no favours because it means deducting money from their future income to pay the arrears.

The biggest joy for Alison in her job is seeing the benefits that stable and affordable housing can bring people. She is excited by the Trust's Stoke Street development in Newtown – its first purpose-built dwellings – and hopes the Trust will undertake similar developments in the future. Due to high maintenance costs, the Trust stopped buying old houses a few years ago and is reconfiguring its stock to make it more modern.



Looking to the future, Alison believes the Trust is 'poised to take off'. It now has considerable assets and equity and a strong infrastructure. The main problem is finding appropriate affordable houses to purchase and securing loans to finance new developments. While the present Government is generally supportive of social housing, there is intense competition for funds from an increasing range of housing providers.



The Wellington Trust Board, November 2006. From Left: Don Borrie, Peter Jones (Chair), Rod Macdiarmid, Andrew Killen, Jon Holmes, Alison Cadman, Sister Marcellin Wilson. Absent: Faye Tobyn.

Alison Cadman interview, 30 October 2006

this aim. But it was an expensive exercise. Not only did the organisation have to stump up the cash for initial renovations, it also had put some aside for ongoing maintenance, the cost of which was higher for older houses. The problem of upkeep had been highlighted in the recent sale of 43 Brougham Street, Mt Victoria shortly before. After over a decade of Trust tenancies, the two-flat property was tired and needed remodelling to bring it up to standard. This was going to cost at least \$22,000. As the Trust explained, 'We would never have been able to recoup the

expenditure [through rentals] and the property would have been a loss generator. It was for this reason the property was sold.<sup>9</sup> The issue led the Trust to reconfigure its portfolio away from older housing and towards more modern, lower maintenance, properties.

## **Establishing CHAI**

One thing that did not change, however, was the Trust's commitment to advocacy. In 2004 it became involved in establishing Community Housing Aotearoa Incorporated (CHAI). This is a national organisation whose purpose is to support and promote third-sector housing – the term third-sector is now being replaced by community-based housing. This included: providing leadership to the sector, developing standards for members to meet and exceed, and conducting research into the field of community housing. Members are drawn from community-based and voluntary organisations, such as iwi providers and the Trust. Alison Cadman was elected to CHAI's inaugural Council. In 2006 CHAI had 100 member organisations, reflecting substantial growth in the sector since the Trust first paved the way twenty-five years earlier.<sup>10</sup>

## **The Trust's First 'New-Build'**

As CHAI was being formed, the Trust heard it had gained two grants from the government's Housing Innovation Fund to review (a) its objectives and policies, and (b) its asset management. Once these were completed the Trust would be able to apply to the Fund to build a housing project. (The Fund was established by the government to enable community groups to 'build, buy or plan for new housing in areas of high need'. It is managed by Housing New Zealand.)<sup>11</sup>

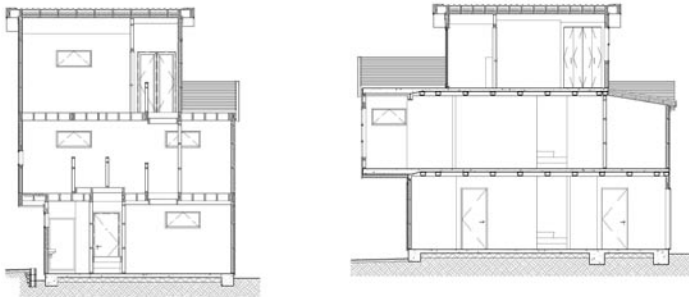
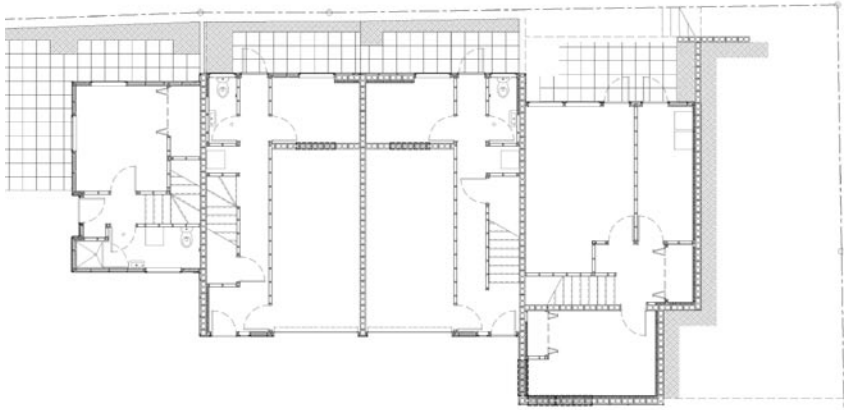
The reviews were successful and in 2005 the Trust began looking for suitable sites for new housing. Its focus fixed on its Stoke Street properties in Newtown, which were now ramshackle and rundown. Rather than renovate, the Trust decided to explore the option of demolishing the houses and rebuilding on a combined site. After consulting various architects and social service

providers – including Housing New Zealand, the Wellington City Council, and the Refugee and Migrant Service – the Trust employed Pelorus Architecture to draw up concept plans. They came back with a six-unit townhouse design.

Two of the units are to have four bedrooms to accommodate refugee families, one unit was to be accessible to people with physical disabilities, and the remaining three were to be two to three bedroom units and house low-income families. All the units are to be insulated to a higher than minimum standard to make the dwellings cheaper to live in. The organisation then applied to the Housing Innovation Fund to finance the development. To its great delight it was successful. If the Trust contributed 15 per cent of the total cost of the project, the Fund would finance the rest with a twenty-five year loan, ten years of which would be interest free. The Trust readily agreed and the project is due for completion in 2007.<sup>12</sup> The Trust welcomed Housing New Zealand's renewed involvement in its affairs. Having financed its first dwelling, it was fitting that Housing New Zealand was now backing the Trust's first ever 'new-build'.

Demolition of the Stoke Street dwellings in Newtown in mid-2006. In their place will be the Trust's first 'new-build' development consisting of six townhouses.





Renovation plans for Stoke Street. These six dwellings will occupy a site previously used by two. They are designed to be more energy efficient than other new housing, making them cheaper to live in.

## Helping in other ways

It seems likely the Trust will initiate further new-build projects, although Alison Cadman concedes that competition from other third-sector providers for scarce funds will place limits on this. Still, the Trust remains open to other ways of providing social housing. Earlier in 2006, a real estate company approached the Trust about a family who were facing a mortgagee sale. The couple that owned the house had four children, one of whom was an adult with two children of her own, all living in the house. Three of the children had special needs and the couple's fourth child had Down's syndrome. Emotional and financial stress led the family to remortgage their house with a finance company at 21 per cent interest. Not surprisingly they soon fell behind in their repayments. The Trust purchased the property by private sale and kept the family on as tenants. The mother was overwhelmed after the sale, telling Cadman that she'd had her first unbroken sleep for months. The oldest daughter now has her own flat and the couple are rebuilding their lives. They hope to be able to buy their home back from the Trust or get something else in due course.<sup>13</sup>

## Rewards

In 2006 the Wellington Housing Trust owned twenty-six rental units – with six more on the way. This is a significant advance from the wee Elizabeth Street cottage in Mt Victoria of 1981. But as this story shows the history of Trust has not always been one of triumphal upward progress. There have been many trips and stumbles along the way. At one point it even faced the prospect of collapse. That it has survived and continues to prosper is without doubt due to the all the trustees, employees, and volunteers who have worked tirelessly and selflessly for the Trust's benefit. These people have always been the organisation's greatest strength. Their efforts were recently recognised when the Trust won the Best Provider category at the 2006 Centre for Research Evaluation and Social Assessment (CRESA) Community Housing Awards. 'One thing that set the Trust apart', stated judge, Kay Saville-Smith, 'was their [*sic*] strategic growth as a housing provider. The Trust has become a significant contributor

Present Coordinator Alison Cadman with Housing Minister Chris Carter after he presented her with the 2006 CRESA Community Housing Awards.



to rental housing in Wellington for people who are not able to afford the private market and who, for a variety of reasons, are not served through public housing'.<sup>14</sup>

It was welcome and fitting recognition for an organisation celebrating its twenty-fifth year.

It is against the grain for historians to predict the future. That said, it is apparent that in 2006 the Wellington Housing Trust is in robust health. After a difficult birth and sometimes troubled adolescence, the Trust has reached its first quarter century with a promising career ahead of it. As Judith Miller says, the Trust is an 'organisation whose time has come'.<sup>15</sup>

## The Four Seasons

In 1993 the Trust chairperson Doris Johnston noted that, as with nature, the Trust had an annual cycle of seasons. Unlike nature, however, they did not always come in the same order.

**HOPE:** In this season, trustees and workers know the Trust will continue to provide affordable housing to low-income groups, and information about housing and effects of housing policy. The community supports the Trust. The trustees and workers are energetic, exciting things are just about to happen. (Members will be pleased to know, the Trust is currently enjoying this season, despite mumblings of a crisis about mortgage rates).

**CALM:** In this season, the Trust runs smoothly, the financial situation is stable, maintenance and repairs go on, grants are applied for and received. Thankfully this season usually occurs more than once a year but its duration is variable.

**CRISIS:** Dissolution and financial ruin is imminent everybody is busy and wonders how they can cope and why the Housing Trust bothers to exist at all. In this season, there is much dashing about by trustees and workers, between banks, accountants, public servants, and politicians in an attempt to avert the crisis.

**PLANNING:** The immediate crisis has been averted and the Trust regroups, refocuses and meets on Saturday mornings to plan and create strategies and to lengthen the time till the next crisis season and to usher in HOPE.

## List of Trustees and Employees 1981–2006

### **Trustees**

Alison Pettigrew  
Andrew Killen  
Andrew Mason  
Andrew Watson  
Brian Trott  
Christine Perkins  
Derek Sole  
Dianna East  
Don Borrie  
Doris Johnston  
Faye Tohbyn  
Ida Isa'ako  
Jeanette McCracken  
Jenny Bates  
John Le Harivel  
John Stanley  
Jon Holmes  
Judith Miller  
Kathy Hunter  
Liong Xi  
Lizzie Quinn  
Margy-Jean Malcolm  
Mike Butler  
Mike Smith  
Myra Giese  
Nick Dye

Nicky Chrisnall  
Peter Jones  
Peter MacLeod  
Phillipa Wells  
Richard Bird  
Rob Powell  
Rod Macdiarmid  
Ross Wilson  
Sister Marcellin Wilson  
Susie Mills  
Trish Hall  
Vivian Cryer  
Wayne Roberts

### **Employees**

Alison Cadman  
Betty Watson  
John Bledsoe  
Kari Lloyd  
Les Knight  
Nicola Shirlaw  
Paul Swain  
Peter Cameron  
Rob Corlett  
Susan Lomax  
Thom Kenney  
Tony Pilalis  
William Holden



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- Book of Newspaper Clippings
- Board Minutes, 1981–2004
- Early papers – folder containing early correspondence and papers
- Wellington Housing Trust Newsletter, 1981–2006
- Trust History – folder containing miscellaneous items relating to the history of the Trust

#### *Interviews*

(Informal interviews conducted in October and November 2006. Transcripts in 'Trust History' folder.)

- 'Alistair' (tenant)
- Cadman, Alison (coordinator)
- Hosking, Megan (tenant)
- Macdiarmid, Rod (trustee)
- Miller, Judith (trustee)
- Pilalis, Tony (coordinator)
- Potofou, Mary (tenant)
- Tobyn, Faye (tenant and trustee)

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### **Notes on images**

All images are sourced from the Wellington Housing Trust Archive. The Trust has not kept many photos of its first 25 years. While researching for the book we came across very few photos of Trustees or employees and almost none of tenants. We have included all the images we had.