



# **Grey Power New Zealand Federation Inc**

**March 2014**

## **Bulletin**

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## Presidents Report

Since the last Board meeting I have attended Zone meetings held in Zones 3, 5 and 6. It is a very good opportunity to be able to meet with and learn the concerns of the Associations within the Zones. Zone 6 meeting had a very good presentation from Mr Gary Holden who spoke on Grey Power Electricity.

Allen Davies and I also were invited to attend a meeting of the Electricity Authority to hear their report on the electricity market. Both the Chair Dr Brent Layton and CEO Mr Carl Hansen stated that the arrival of Grey Power Electricity had created competition in the Electricity market. That maybe so but some of the other Electricity Companies such as Trustpower and Contact have recently announced increases to their price schedules to apply from April 1. These companies have been offering supply contracts to remain customers for 2 years with a break fee if you switch companies.

We also attended a meeting with the Electricity Complaints Commissioner where Alan made a case on a matter that he was dealing with and they also advised that they had received some complaints about Grey Power Electricity accounts.

Jo Millar and I were invited to have a telephone meeting with Ministry of Health Policy people to discuss the Health and Disability Standard. This was a meeting for the Ministry to discuss our viewpoint on some issues as part of a scoping project in the lead up to a review of the national standard. If the review goes ahead Grey Power should be invited to be represented.

It is a concern that the Ministry of Social Development, Treasury and Statistics NZ have double counted the accommodation allowance in all estimates of after-tax estimates since 2009/10. In the last census there were 147000 elderly who did not own their own homes and it is now revealed that 73500 of them now live in poverty.

I also believe that a similar figure would apply to those that own their home but struggle to meet the cost of Rates, Building maintenance and Insurance as well as their daily living costs.

There are also 75000 people who do not qualify for the full rate of Superannuation, many of these people receive \$50.00 per week.

A combination of the above would indicate that at least 50% of the population do not have an income sufficient to provide them with the ability to enjoy a reasonable standard of living. For those that rely on National Superannuation as their only source of income face a huge struggle to meet their daily needs.

While this country has a lower wage paid to workers compared to countries other than third world countries then the rate of superannuation under the present criteria (66% of the average wage after tax and the annual increase of the CPI) cannot be expected to increase to a level that will provide enough income for those solely reliant on National Superannuation to have them live above the poverty line.

The Superannuation and Taxation NAG will need a lot of research to produce statistical evidence to enable a strong case to be made for the alteration to the criteria to be made. I also believe that those who have no other income but National Superannuation have a case for a supplementary allowance to provide enough income to provide sufficient income to enable them to exist above the poverty line.

The poverty line is overdue for revision as it appears that the last review was done in 1995.

A paper prepared by the centre for Social Research and Evaluation MSD, states that New Zealand does not have an official measure of poverty. No single indicator can adequately capture "poverty" which is multi-dimensional, not to mention "contested". In the MSD Social Report falling below 60% of the median equalised disposable family income (adjusted for housing costs 25% of income) is used as a defacto income poverty measure and with living standard scores of severe or significant hardship (level 1-3) are used as the defacto deprivation measures.

It is time that we work towards having a clearly defined poverty line as well as the minimum rate of national superannuation being set at a rate high enough so that no one receiving national superannuation is living in poverty.

There is a widespread concern with hospital waiting lists with the government having reduced the waiting time on the list from 6 to 5 months. I was appalled with the Minister of Health recent statement that they did not know the numbers of people in need of elective surgery but referred back to their GP

by the DHB. These figures are to be collected from 1 July this year. With the rising numbers of people reaching retirement age the need for elective surgery will increase rapidly over the next few years and I question if the hospitals will be able to cope with the additional need for elective surgery.

I thank Jan Pentecost and Gordon Currie for the large amount of work that they put into producing the submission on the Local Government Act Amendment Bill (no 3) which is currently before the Local Government and Environment select committee. I made an oral submission by telephone and was disappointed that half the committee were absent.

**R Reid**

## **Zone 1**

No report received

## **Zone 2**

No report received

## **Zone 3**

Zone Three's November meeting had sixty delegates present along with President Roy Reid and Vice President Terry King.

Roy Reid gave a full report on current issues facing our members. Terry King followed with a discussion on Grey Power Electricity. Both answered questions from the floor fully and frankly. Of concern was the decline in membership.

Zone Representative Mac Welch introduced three zone remits (1) clarifying the age of eligibility to join grey power, being fifty (50) years, (2) election of Zone Representatives and (3) election of Zone Directors.

All three remits were unanimously endorsed.

Among other issues raised was the increase in elder abuse and a call for stronger police community presence to deter these events. Kawerau Grey Power spoke of the frustration experienced by police inability to prosecute a perpetrator of a vicious attack that had occurred in their community.

Other issues; DHB Elections, lack of representation of rural areas. Federation Data Base, apparent duplication of data entry.

Strong feelings were expressed about negative emails being circulated from associations outside our zone, they are unwelcome and unnecessary, can they be stopped. Publicity Packs, where are they?

Since the November Zone meeting associations have reported a strong interest in new members wanting to join Grey Power.

**Bob Thompson Zone Three**

## **Zone 4**

No report received

## **Zone 5**

No report received

## **Zone 6**

The last Zone 6 meeting was held in Rangiora in late January. All associations were represented, with exception of Waimate, who sent their apologies. The large number of delegates and observers who attended contributed to robust and positive debate over a number of subjects.

As well as having the national secretary (Mrs Jan Pentecost) in attendance, who acted as minute secretary, we were pleased to also have the national president Mr Roy Reid and vice president Mr Terry King in attendance. The afternoon session was taken up Mr Gary Holden Pulse Utilities giving an update and presentation on Grey Power electricity.

Main issues points covered in the Zone meeting was:

**Loss of Trackside** from free to air TV. Concern that members who did not have pay TV would be disadvantaged.

**Elective surgery- action** = advocacy issue/election issue -memo to go to Assns. asking for members' experiences re this.

**Grey Power Membership age** = no action, generally felt the age should stay the same, i.e. 50 plus

**Association guide** A sample guide was distributed before prior to the meeting it was agreed that a guide was required it was agreed that information re writing submissions, minutes and agenda examples should be offered to associations as separate fact sheets.

**Criteria for funding small Associations to send a delegate to AGMs.** It was agreed the only criteria could be financial (as is done by Lotto funding, and local bodies) and membership numbers. This funding to be available to send one delegate only. The financial criteria to be determined by the board, subject to finance being available.

As mentioned earlier in the report the meeting was addressed by Mr Gary Holden of Pulse Utilities, he explained:

He explained:

How Pulse Utilities system works

The prompt payment discount issue as utilised by other power retailers = a late payment penalty

His idea of a tiered distribution for frugal energy users

He asked:

- did people find it easy to switch from their power co. to Grey Power Electricity

Questions from the floor-re

- Holding power prices for 5 years - this does not include line charges or metering charges Tracking membership to ensure customers are always Grey Power members – subscriptions are not paid Grey Power Electricity customers will be transferred to Pulse utilities after a warning and a waiting period of 30 days.
- Power accounts – they can be paid at post shops for no extra cost
- An electronic copy of Gary Holden's Power Point presentation has been provided to all Zone Six associations

All associations present said Grey Power electricity had been helpful in gaining new members.

**M.R. Jackson**

### **Zone 7**

No report received

### **Health Report**

It is becoming more and more difficult to write this report. The list of problems keeps growing and resolutions are not forthcoming. One major factor is that the communication between the Board and me is very difficult. There does not seem to be an effective channel to discuss matters in reports.

This has been highlighted when Zone 6 have requested that Elective Surgery be made a major issue at the next Advocacy meeting. Problems with this have been in earlier reports especially a situation where an Elective Services Manager (not medically trained) cancelled an operation and referred the patient back to their general practitioner. My thanks to Zone 6 because if you had not made an issue of this any reference in future reports would have been tabled with the report and possibly no further action taken by the Board.

### **Transportation Of Microbiological Specimens.**

At the time of writing I have not received the written report which is going to be sent as a result of a phone conversation I have had with a representative of the Ministry of Health.

As soon as it is to hand I will forward it as a late item prior to the Board meeting.

### **Elective Surgery**

A memo has been sent out jointly by the Secretary and me to get actual information on cases that have either been refused an appointment or put on a waiting list. It is vital that when taking these matters to Advocacy Meetings we are able to list actual cases and the areas where they are appearing.

### **Southern DHB**

A news report of problems in the Southern DHB was televised last week. A brief summary for any who have not heard about it deals with over 3000 lost mammograms; under reporting of the deficit in the budget and a suspicion of fraud in a dispute between the DHB and South Link Health.

There is no doubt there are problems in other DHB areas and this can only reinforce our belief that their Boards must be more accountable.

### **PHOA**

At the last AGM it was agreed that we should have interaction with the PHOA. In discussions with the President it has been agreed that we will endeavour to set up a

meeting during the Advocacy trip and if that is not possible a separate meeting will be arranged.

There certainly seems to be some confusion as to what the roll of a PHO is and confirmation from the CEO of the PHOA would resolve the matter.

Needless to say this is only covering matters which have arisen since my last report and the previous items raised and not resolved will still continue to be addressed.

**Jo Millar** Chair Health National Advisory Group

### **Superannuation & Taxation**

I report on two key projects which hopefully will progress further by our AGM in May.

#### **(1) Retirement Commissioner's - 2013 Review of Retirement Income Policy**

During December 2013 the 'Report of the 2013 Review of Retirement Income Policy' was presented by the Commissioner to the Minister of Commerce.

Predictably the Report devotes most coverage to the pervading theme of encouraging younger generations to make greater personal provision through 'save as you go' schemes (predominantly KiwiSaver) to supplement New Zealand Superannuation (NZS). Additionally, it is now abundantly clear that the activity of the Commissioner is weighted much more to promotion of 'financial literacy' than to, much needed, commentary on the precarious financial security of present day retirees.

From a 'rear-guard' perspective Grey Power's immediate concern must be the Commissioner's recommendation that the present stabilising provision of 'maintaining the relativity of weekly NZS payments to net, average, ordinary time, weekly earnings' (NAOTWE) be replaced by 'a new method of indexation of NZS based on the average of percentage change in consumer prices and earnings.....' It is recommended 'that Treasury be directed to develop a model by December 2014 that will show the likely impacts on living standards among older New Zealanders' as a consequence of such change.

I have no doubt implementation of such a measure will incrementally and continuously 'impoverish' older New Zealanders where life's challenges result in individuals failing to amass significant financial independence

during their pre-retirement years. I look to the Board to declare its firm opposition to this proposal. From this point forward advocacy needs to state and restate the need to retain without alteration the present requirements of section 16 of the New Zealand Superannuation and Retirement Income Act which underscores the importance of this 'earnings imperative.'

#### **(2) Current Review of Consumer Prices Index**

N Z Statistics has now commenced 'supplementary consultation' regarding changes to the frequency and sampling methods for the Consumer Prices Index (CPI).

I met with senior departmental officers in Wellington earlier this week when, as a recognised submitter representing a principal stake-holding organisation, I was cordially offered specific advice limited only by the parameters of NZ Statistics' 'commercial service provider' mode of operations. It is now becoming clear that no really adverse changes to Grey Power's use of this statistical series are likely to result from the review. I was concerned the likelihood of future compilation off the CPI on a monthly basis, through short term extra-ordinary fluctuations in the price of major commodities or services, might compromise the integrity of indexation of NZS to the CPI. However, I have been assured any change to monthly publication will be supplemented by a complimentary series based on the existing disciplines of quarterly reporting. This should avoid the dangers inherent in any amendment to the Act occasioned by altered statistical data.

**Lew Rohloff** Chair

Superannuation and Taxation Advisory Group.

### **50+ Sub-Committee**

The Grey Power 50+ Sub-Committee Report to the Grey Power Federation March 11<sup>th</sup> – 13<sup>th</sup> 2014 Board Meeting.

#### 1. Key projects:

1.1 Ageism in the workforce

1.2 Support for the 'Living Wage' movement.

#### 2. Progress of the key projects:

2.1 Work continues, albeit slowly, on attempting to convince decision-makers and others to support our request that the Government rescind the 2007 amendment to the Social Security Act which removed different treatment for older redundant

workers by WINZ; i.e. they were not required to prove that they were actively looking for work, in other words although there was an expectation that this group were job seekers, it appeared that before the 2007 amendment the Ministry of Social Development understood the difficulty a 60 year old+ redundant worker had in finding work and therefore these people were not subject to the very punitive sanctions that exist today.

Also there are no special measures in place to assist older people find work and although there may be a need to learn new skills, the lack of learning grants for adult education and the removal of student loans and allowances for those 55 years old and over can cause more hardship and stress for redundant workers.

The Press, Monday February 24, 2014, p.A9, discloses that about 12,000 people over 55 years were unemployed in December 2013 and although this is not a large number, the effects of on-going unsuccessful job applications, despite enormous efforts by this group to find work, can have catastrophic results for health and well-being. One 62 year old man said he has lost count of the number of jobs he has applied for and "I can now see why men of my age decide just to end it all."

2.2 The 50+ NAG is gathering information for the living wage project and is considering how to support the Living Wage Aotearoa NZ Group.

3. Correspondence: An email from Jennifer Francis (Grey Power member) was passed on to the 50+ NAG. She requested information re its current projects - a response has been provided

4. Ideas and issues for the Board's consideration:

4.1 That the Grey Power Federation endorses the Living Wage Aotearoa NZ Group.

4.2 That web-site link be set up from Grey Power to the Living Wage Aotearoa NZ Group.

**Jan Pentecost** 50+ chair on behalf of sub-committee members D. Fitzgerald & D. Ballantyne.

## Advocacy Standing Committee

Report of the Advocacy Standing Committee to the Grey Power Federation Board Meeting March 11<sup>th</sup> – 13<sup>th</sup> 2014:

### 1. Key projects:

1.2 The April advocacy visit to Wellington

1.3 The development of a policy for external meetings that recognises the importance of attendance on the basis of value and cost – see clause 13.2 June 2013 Board meeting minutes

1.4 The development of a fact sheet for Board members and interested others on writing submissions – see clause 6.4 (c) November 2013 Board meeting minutes

1.5 The development of the advocacy policy

### 2. Progress of key projects:

2.1 The April advocacy visit to Wellington - the recommendation to the Board is that as this is likely to be the last visit before the 2014 election lobbying should concentrate on the election strategy issues, i.e. affordable local body rates, the indexation of superannuation and elective surgery issues – discussions on defining the precise goals within the issues has occurred with the chairs of the Election Strategy, Health and Superannuation National Advisory groups – a recommendation is forthcoming from the latter.

#### Other Tasks to be completed are:

- background research
- appointments with relevant decision-makers
- decisions on who will be part of the lobby team

2.2 Policy re value for money for Board members attendance at external meetings – paper incomplete

2.3 Writing of draft submission fact sheet completed.

2.4 Draft advocacy policy complete

### 3. Details of submissions sent:

3.1 A submission re the Burial and Cremation Law was completed – thanks to Zone Four for their input

3.2 A submission re the Local Government Act 2002 Amendment Bill (No 3) was completed by the Advocacy Standing Committee and Local Bodies & Housing Chairs.

### 4. Ideas and Issues for the board's consideration:

4.1 That the Board and National Advisory Group chairs be involved in education on advocacy negotiation skills.

4.2 That sufficient time be allowed during Board meetings to permit full discussion on National Advisory Group reports.

4.3 That clear draft communication protocols between National Advisory Group chairs and the Board be prepared –to be ready for consultation prior to the annual general meeting.

## **Social Services**

I have had a lot of feedback from Associations who have spoken to their local Councils regarding security of Pensioner Flats. Some have been very helpful and have undertaken re-assessing security and, if necessary, installing locks and doors. I feel that Associations should continue to liaise with their Council to ensure the safety of the tenants in these flats. Thanks to the Associations who have taken the time to respond.

**Violet McCowatt,**

## **Office Manager/Administrator Report**

Over the Christmas period, I had calls deferred to my home and was able to allocate membership numbers to anyone calling that were unable to contact a local Association and, though extremely busy, was successful.

I have been liaising with Grey Power Electricity to fine-tune the administrative workings of the scheme and among other things; they are to make changes to their database to accommodate “confirmed” Grey Power member numbers. They will be furnishing us with a list monthly showing the Grey Power Number and Surname (Please note: no address or personal identifying information will be included). This will be compared against our database and confirmation, or otherwise, given to the Electricity Company that the number exists on our database. GP Electricity in turn will mark that confirmation against their database.

Then, at the end of 6 months continuous supply from GP Electricity, we will be eligible to receive payment from the Electricity Company for any of these confirmed people still with them. The Electricity Company will confirm members continuing membership on our database annually thereafter. Note: We purge all unfinancials off our database annually at the end of the financial year.

There is a 60 day leeway allowance for confirmation of membership. Therefore, it is important that we are furnished with Associations’ membership maintenance together with capitation monthly at the very least.

We have discovered that some Associations received payments in November 2013 and promised membership through to 31<sup>st</sup> March 2015. This means that the \$5 capitation covering that member shows in the books for 2013 rather than 2014 but I feel that we must cover the additional period without charging the extra year since the launch was in September, which drew new members in. For future reference Associations should be reminded that, with new members: they should accept membership payment within the financial year (Jan-Dec) it is for, and if required they may renew them for additional years at \$5 per year. Renewals are automatic and one year’s capitation adds one additional year to the current expiry.

Radio Talk Back callers are discussing Grey Power Electricity late at night resulting in around 15 calls per day for a few days following each discussion and I feel that it would be beneficial to run a Radio Ad while the iron is hot. The calls have indicated that there is some confusion surrounding whether or not you must be 50 plus to join Grey Power and an appropriate advert would solve this.

The new membership cards with GP Electricity details on the back have now been produced and sent to the Associations that needed cards.

**Violet McCowatt,**

## **Communications & Technology**

The major action that has occurred is the new Grey Power web-site has recently gone live. This has taken longer than at first envisaged, however we have had a lot of compliments, at the way it has come up.

As is expected with any new venture, once it went live a number of associations have made some comments for improvement, these have been taken on board, and attended to, other comments have also been made regarding colour etc, mostly these are from a personal perspective, and an individual’s personal preference. While these comments are important, it is felt that these will be



revisited when a review is done at some time in the future.

I would like to thank Steven Munro from Pluto Media for giving his time freely to build this site for us: I consider it a job well done. I would also like to thank Violet and her team at Federation office for the cooperation in working with Steve to make sure the changes from the old to the new went smoothly, I am aware that at the time this was taking place, they were also dealing with the implication of Grey Power electricity which put a lot of pressure on the office.

In conclusion we do know that one association has gained at least one new member by viewing the new web-site.

**Email tree.** For some time I have been concerned that many associations have not got an e-mail tree operating. My own association has had an e-mail tree operating for some years, and while it was slow to take up, and we had around 10% of our members on e-mail, our membership secretary now tells me this is now around 40% which is proving very useful for sending newsletters, information relating to the local council, and very useful to get the pulse of members prior to making submissions.

I am aware that some associations do not have people on their committees, who are not computer savvy, and in fact prefer to have nothing to do with computers, and I accept that, however there is ways around that problem, and I am happy to discuss that with any association would like to contact me.

**New member's brochure.** Last year after I had produced and in use a news members brochure for our own association, I offered to have the same brochure available (with local modifications) for other associations throughout New Zealand, realising that some associations, were happy with their own, it was expected there maybe no interest. This turned out to be the situation and unfortunately with insufficient numbers for an economical run, we will not be proceeding. However as I will be at the AGM in Invercargill in May, and I will have some samples available if any association would like to re visit the situation.

**Grey Power Owl.** The last few months there has been quite a bit of comment about the various owl logo floating around New Zealand Grey Power associations. In fact one particular association was so concerned

that they took the trouble to contact me re same.

It is a well know fact that businesses or organisations jealously guard against changing logos that have well known brand recognition, and in fact will not let anyone use it unless it is the original. Nestles with their birds nest, Coca-Cola with their brand come to mind.

And many others do not allow their brand to be altered in anyway. Unfortunately because Grey Power associations operates independently, it appears they feel they can use any old owl, whether it a be a newsletter etc. I must say I was disappointed while on holiday over Xmas I parked outside a Grey Power office to be hit with an owl logo no near the official Grey Power logo. I believe it is time everyone got in behind the official owl and have a national branding, if we are a national association

**M. R. Jackson.**

Chair Communications & Technology.

### Retirement Villages

**Enquiries:** There continues to be an increasing number of enquiries from members and non-members since the last Board Meeting. (The latter are always advised to become members of Grey Power.) This is put down to the fact that although the retirement Village (RV) 'industry' is still small in comparison, (about 31,000 residents at this stage,) it is growing rapidly, now with 15 more new Villages planned to be built in the next two years and a number of existing Villages expanding in size and numbers of units. Some Villages are now of 400 or more units., and these are the ones that appear to be most profitable for the investors. Meanwhile the residents of some much smaller Villages are struggling because fixed costs have to be paid by much lower numbers of residents, and this can be a financial burden to these residents.

**Variations to the Code of Practice:** Variations to the Code of Practice came into effect in October last year. These effectively mean that in the event that a unit is damaged or destroyed beyond repair then termination of the occupation right agreement will effectively mean that the resident will receive back the full amount of their initial capital sum paid to obtain the agreement.

This is a potential benefit to all present residents in the event of a disaster but because the variations were not made retrospective by the Minister it is of no benefit to the displaced ex-residents of the Villages in the Christchurch residential red zone following the 2011 earthquake. That is a battle we are still fighting!!

**Bill Atkinson** Chair  
Retirement Villages NAG

### **Local Bodies and Housing**

We have been very active since the last Board meeting with a Submission on the Local Government Act 2002 Amendment No3.

After consultation throughout New Zealand with Council CEO's and other representatives we put together a submission on behalf of the Grey Power Federation, this submission was compiled with the assistance of the NAG committee.

The completed submission was delivered to the Federation Secretary who re-wrote it and the President made an oral presentation to the select committee on 06 March. We were to be given ten minutes to speak to the submission.

The original submission that had been compiled was presented by me as my own submission, so this gave us two submissions to speak to. We requested a conference call and were informed that only one person could be hooked up at a time! This is not acceptable in this day and age of electronics, we did offer to arrange the call ourselves using the technology available so both Roy and myself could be heard together, but this was refused. So consequently Roy spoke to the Federation submission and I spoke to my submission, but my five minutes extended to 20 minutes.

There was only one question put to me by a member of the committee, and that was enquiring as to whether I was familiar with the Shand Report 2007, my reply was in the affirmative and I was also very familiar with Dr Nick Smith MP's report 'Better Local Government' March 2012. I also indicated that regardless of all these reports and the promise of fiscal responsibility by Councils, the overall debt level in 2002 was \$1,981 million, to a projected level of \$10,996 million by next year. This is totally unacceptable, but as was pointed out to me by a Council CEO,

Government Debt had risen astronomically over the same period.

After discussion we made the decision to request an opportunity to make a presentation to the Local Government New Zealand's AGM that is to be held in Nelson in July this year, the Federation Secretary is making this application on our behalf, I am not holding my breath though!

It the comments from Bill Rayner on the new super city makeup are interesting. Policies for Maori, Pacific Islanders, Asians, and others, but NOT a peep about us, the senior's!

It is my intention to pursue the question of a seniors group to represent us in all Councils throughout the country. There has been an upsurge in the representation of youth councils – why not seniors councils? I would like the Board's input into this proposal, I know that there have been spasmodic attempts in the past to have this type of representation but to my knowledge, they have failed, whether this is from a lack of interest, a lack of people to do the job, or for what other reason.  
Gordon Currie Chairman

### **Housing**

Very little to report, if anyone has any idea on how to approach any of the problems that are facing the public in this area at this time, I would be very receptive. Take for example Christchurch and Lyttleton earthquakes, floods, slips and infrastructure – where do you start? A problem at Waitara, near New Plymouth, not a problem we could fix at a national level, but I am sure the local Grey Power and Bruce Twiddle and others are doing their best to arrive at a satisfactory conclusion.

There was a report circulated from the Federation office on the changes to Building Amendment Act 2013 on the aftermath of the earthquake in Christchurch. As far as I can see the only conclusion that can come out of this is the rise of costs to people building and more finance dropped into Councils coffers with no relevant decrease in rates to the average rate payer. It will be interesting to see the outcome of this latest Local Government Act enquiry as there is an interesting section on development contributions, along with extra powers for Mayor's – interesting, it is noted that the new Mayor of Christchurch has doubled the cost of her office, compared with the previous Mayor, and she is only just starting!

The Building Amendment Act 2013 has a range of effects that take immediate action and in mid 2014 other changes will take effect. For more information for home owners go to the web site [www.dbh.govt.nz/building-amendment-act-2013](http://www.dbh.govt.nz/building-amendment-act-2013) One would assume that this will put up the cost of building a new house.

**Gordon Currie** Chairman

