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KEY CONTACTS

Emergencies

Local and regional services

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Emergencies

- **Ambulance, Fire or Police** - phone 111
- **Poisoning helpline** - phone 0800 POISON (0800 764 766).
- **Wellington mental health crisis service - for emergencies** - 494 9169

Local and regional services

- **Upper Hutt City Council** 838-842 Fergusson Drive. Private Bag 907 Upper Hutt 5140. Phone 527-2169. Fax 528-2652. Email askus@uhcc.govt.nz or go to www.uhcc.govt.nz
- **Upper Hutt Community Service Directory** www.upperhuttcity.com – click on Council Services and then Community Services. Or contact the City Council office.
- **Upper Hutt City website** www.upperhuttcity.com - information about services, attractions and events.
- **Upper Hutt i-SITE Visitor Centre** 84 Main Street. Phone 527 2790.
- **Upper Hutt City Library** 844 Fergusson Drive. Phone 527 2117.
- **Upper Hutt Citizens Advice Bureau** 18 Logan St. Phone 528 9040. Email cabupht@globe.net.nz. www.upperhuttcommunity.net/cab
- **Upper Hutt Police 863 Fergusson Drive. Phone 527 2300. Fax 527 6557. Email upperhuttpolice@police.govt.nz**
- **Neighbourhood Support New Zealand** Phone 0800 4NEIGHBOURS (0800 463 444) or contact the Police on 527 2351. www.ns.org.nz
- **NZ Fire Service** www.fire.org.nz Arapawa Fire Region (fire safety enquiries) – phone 470 8000. Email - queries@fire.org.nz
- **Hutt Valley Emergency Management Office**
- www.huttcity.govt.nz - click on Council Services, then Emergency Services. Phone 570 6666.
- **Age Concern** www.ageconcern.org.nz. Wellington office phone 499 6646

- **Disputes Tribunal** www.justice.govt.nz and click on Tribunals. Upper Hutt office - phone 914 3380, 76 Main Street.

National services

- **Child, Youth and Family** www.cyf.govt.nz. Phone 0508 FAMILY (0508 326 459)
- **Healthline** 0800 611 116 - a free telephone health information service for all the family.
- **Consumer NZ** www.consumer.org.nz or phone 0800CONSUMER
- **Get Ready, Get through** www.getthru.govt.nz - Civil Defence website for preparing for and coping with a disaster.
- **NZ Government Portal** www.newzealand.govt.nz - all central and local government services.

WHERE TO GO FOR MORE HELP

Government organisations
Non-government organisations

Government organisations

- **NZ Government Portal** connects you to all New Zealand central & local government services online. www.newzealand.govt.nz
- **Department of Internal Affairs** - passports, civil unions, births, deaths, marriages, citizenship; gambling, censorship and anti-spam laws, internet safety; Lottery Grants, Community Grants Schemes, Grants Online and Trusts. www.dia.govt.nz
- **Disputes Tribunal** deals with claims of up to \$15,000 or, if everyone involved agrees, up to \$20,000. Hearings are private and informal and the public and media are not normally present. www.justice.govt.nz/tribunals
- **Electricity and Gas Complaints Commission** offers a free independent dispute resolution service for complaints about electricity and gas lines and retail companies. www.egcomplaints.co.nz
- **Energy Safety** is the regulator for ensuring the safe supply and use of electricity and gas. www.energysafety.govt.nz
- **LTSA Transaction Centre** is a website provided by LTNZ (Land Transport New Zealand) allowing consumers to carry out transactions online for vehicle licensing and vehicle change of ownership. www.nzta.govt.nz/transact
- **Securities Commission** provides information and warnings on investments and securities. www.sec-com.govt.nz
 - The Securities Commission has also set up **Look Learn Invest website** to help you be a smart investor. www.looklearninvest.org.nz
- **Legal Services Agency** helps people access justice by funding legal aid, initial criminal legal services and community law centres. www.lsa.govt.nz
- **Privacy Commissioner** investigates complaints and promotes an understanding and acceptance of information privacy principles. www.privacy.org.nz
- **Retirement Commission** provides independent, impartial, factual information on retirement income related issues and trends. www.retirement.org.nz
 - **The Retirement Commission's Sorted** website provides information and calculators to help people get 'sorted' on money matters at every stage of life. www.sorted.org.nz

Non-government organisations

- **Banking Ombudsman** - complaints about banking transacted through branches or electronically, use of bank credit, debit and cash cards, and the sale of insurance superannuation or similar products. www.bankombudsman.org.nz

- **New Zealand Federation of Family Budgeting Services** provide budget assistance to the general public through local affiliated budget services. www.familybudgeting.org.nz
- **Citizens Advice Bureau** provide assistance and information on a variety of topics (including consumer problems) to the general public through local bureau. The Upper Hutt Citizens Advice Bureau is at 18 Logan St, Upper Hutt. Phone 528 9040. Email abuppht@globe.net.nz Internet www.upperhuttcommunity.net/cab
- **New Zealand Marketing Association** encourages and develops standards of measurable marketing in New Zealand. www.marketing.org.nz
- **Telecommunications Disputes Resolution Service** is a free and independent service to help work out disputes between consumers and telecommunication companies. www.tdr.org.nz

EMERGENCIES AND DISASTERS

Get detailed advice

Get ready and get through

Fire – inside your home

Fire – outside your home

Disasters

When disaster strikes

Get detailed advice

This publication provides a summary of what you need to know and do.

You should also get detailed information and advice:

- Get brochures from the City Council offices, the Library or the Citizens Advice Bureau. Note that Hutt City Council provides information on emergency management for Upper Hutt residents.
- Go to the websites listed below.

The **Hutt Valley Emergency Management Office** co-ordinates emergency and disaster arrangements for the Hutt Valley, including Upper Hutt. The office also issues fire permits for the rural area. Detailed information and advice is available on the website – go to www.huttcity.govt.nz and click on Council Services, then Emergency Services, or phone 570 6666.

On the **Get Ready, Get Through** website, Civil Defence tells you all about preparing for and coping with a disaster. Go to www.getthru.govt.nz

The Earthquake Commission's **EQ-IQ** website tells you what to do before, during and after an earthquake. Go to www.eq-iq.co.nz

The NZ Fire Service's **Fire Safety** web pages provide full information and advice. Go to www.fire.org.nz and click on Fire-Safety.

Get ready and get through ...

Disaster Planning

- Have a household emergency plan
- Store water
- Have emergency survival items
- Organise a Getaway Kit
- Join a Neighbourhood Support Group

Fires

- Smoke alarms and home sprinklers
- How to extinguish fires
- Exits and escape plans
- Get out and close doors
- Never leave your cooking unattended
- Be very careful with heaters

Fire - inside your home

Cooking is the number one fire danger

- Never leave cooking unattended – and don't cook when you've been drinking.
- Take special care when cooking with oil or fat - snuff out a fat fire with a pot lid or oven tray - never carry it outside.

Do a fire check every night before your turn out the light

- Kitchen appliances and heaters off?
- Candles out and ashtray emptied into a metal bin outside?
- TV switched off at the power switch on the set — not just 'standby' on the remote control?
- Kitchen and living room doors closed? To slow fire spreading to bedrooms.
- Doors locked – but keys in deadlocks for quick escape?
- Passageways clear for quick escape?
- Electric blankets all off before getting into bed?
- **Matches and lighters** - Use child resistant lighters and safety matchbox holders. Keep them on a high shelf - out of sight and reach of children. Teach children to take matches or lighters to an adult straight away.
- **Smoking** - It's safer (and healthier) not to smoke inside – especially not in bed. Have a place outside to extinguish cigarettes. Use a solid ashtray for butts — soak in water before throwing out. Check behind cushions for butts and ashes before going to bed.
- **Candles** - Use secure holders with a wide base – and well away from paper, curtains, sofas and bedclothes. Snuff out candles before you go to sleep or leave a room. Don't allow children to play with candles or be unsupervised in a room with a lit candle.
- **Ashes** - Ashes can take up to five days to cool – put them outside in a metal container, well clear of buildings.
- **Power Points** - Don't overload power points or multi-boxes – especially with appliances that draw a heavy load, like heaters. Use multi-boxes with circuit breakers. Don't use leads or plugs that are damaged.
- **Heating** - keep furniture, clothes and curtains at least one metre away from heaters and fire-places. Take special precautions for children or old people – use fire-guards, non-tip heaters with no open flame or electric element.
- **Electric Blankets** -Have blankets checked annually, secure them to beds and turn them off before getting into bed.

Fire - outside your home

Barbecue safety

- Never barbecue in enclosed areas – carbon monoxide can kill.
- Check fuel line connections - on the gas tank and the burner.
- Don't wear loose clothing.
- Stand well back if using lighter fluid – and keep others away. Do not add fluid to an already lit fire.
- Supervise children. Keep matches and lighters away from them.
- Douse hot coals and stir them to make sure the fire is out. Never put them in plastic, paper or wooden containers.

Gas cylinders

- Ensure there is adequate ventilation.
- Store and install cylinders upright.
- Turn on the valve of a full cylinder only when it is securely connected.
- Make sure the valve on an empty cylinder is turned off before disconnecting.
- Store cylinders in ventilated places in case of leakage.

Fireworks

- To stay safe at Guy Fawkes, go to a public display.
- Read instructions with a torch and follow the instructions!
- Light fireworks in an open area away from anything that could catch fire.
- Fireworks and alcohol/drugs are a dangerous combination.
- Always have an adult light the fireworks.
- Keep a bucket of water or a hose handy.
- Keep all unlit fireworks in their box or bag until you light them.
- Leave dud fireworks alone — trying again to light them is dangerous.

Disasters

Get Ready - Natural and man-made hazards are a fact of life. To look after yourself, your family, your home, business and community, prepare in advance. Be ready to look after yourself – at home, at work and in your vehicle.

Be ready to cope on your own for up to three days or more.

- Emergency services and civil defence staff will respond to the most critical demands.
- Normal services – water, electricity and gas, telephone and internet - could be out for several days.
- Roads, bridges and rail lines could be damaged - roadside assistance may take some time.

Before a disaster

- **Household Emergency Plan** - so you and your household know what to do when disaster strikes.
- **Emergency Survival Kit** - water (at least 3 litres per person per day), food, water, clothing and medical supplies for at least three days.
- **Getaway Kit** – basic personal and medical items to take with you if are evacuated.
- **Emergency packs in vehicles** – if you are stranded because of floods or slips you'll need warm clothing, blanket, snacks, water, first aid kit, and personal items (nappies, medication, etc).
- Make similar preparations **at work**.

Other ways to Get Ready

- Know about the particular hazards in your area.
- In Upper Hutt, earthquakes, extreme weather, floods and landslides are the main risks.
- Find out about the warning system in your local community.
- Emergency Services sirens may sound for a significant period of time
- Text alerts via the Readynet System (available to businesses and groups, phone 570 6666 for more details)
- Know what you should do when you hear a warning.
- Listen to the radio or check the Hutt Valley [Emergency Management](http://www.huttcity.govt.nz) website (www.huttcity.govt.nz)
- Check that neighbours, family and friends know what to do.
- Find out in advance who may need assistance and who could help you. Join or start a Neighbourhood Support Group. Or make an effort to know the people in your street.
- Learn First Aid and Fire Safety Techniques - go to the [NZ Fire Service](http://www.fire.org.nz) website (www.fire.org.nz).
- Make your home quake-safe.
- For advice on how to prepare for an earthquake go to the [EQ-IQ](http://www.eq-iq.co.nz) website (www.eq-iq.co.nz).
- Ensure your have adequate insurance cover.

When disaster strikes

In an earthquake – Drop, Cover and Hold.

- Follow your Household Emergency Plan.
- Don't move more than a few steps - don't leave the house if you are inside.
- Go to a safe place you have identified - under a sturdy table, next to an interior wall, away from glass.

- If you are outside, move a few steps to a safe place, drop cover, and hold.
- If you are driving, stop and stay in the car.

After an earthquake:

- Expect aftershocks.
- Check for fires, gas leaks, etc.
- Help others if you can.
- Listen to the radio for information and advice.
- Don't go sightseeing.

More information For information on what to do in other emergencies, go to the [Hutt City Council](http://huttcity.govt.nz) website - huttcity.govt.nz, click on Council Services and then Emergency Management.

BE SAFE AND SECURE AT HOME

Protect your home and possessions
House and contents insurance
Feel secure in your home
Live safely at home
Maintain your home
Rent safely

Protect your home and possessions

The likelihood of a burglar or intruder entering your home is low, but you can further reduce the chances by having security devices and acting in a sensible way yourself.

Think like a burglar – they think twice about breaking in if they see or hear a sign of an alarm or a dog, or signs of occupation like lights or music inside, or a car in the driveway.

The basics

- A burglar alarm is the number one deterrent.
- Deadlocks and lockable window stays.
- Keep a record of your property – and indentify your property.

General security

- Deadlocks on external doors. Lockable bolts for double and sliding doors. Strong catches on windows, especially louvres.
- A professionally installed security system. It could cover both burglary and fire. Consider having the alarm monitored.
- Smoke alarms and fire extinguishers.
- Keep important numbers close to your phone (or in its memory).
- Plenty of outside lights, including sensor security lights.
- Lock cars, bikes, etc and/or lock them in the garage. Lock garage and sheds.
- Don't leave keys hidden outside or with other people (eg tradespeople).
- Record serial numbers of large items, like TVs or laptops – so you can claim them if stolen. Take photos of expensive items. Engrave your name, driver's license number, etc.
- A dog can be great for company and protection.

Look at your house look from the street

Make it look occupied but secure.

- It's safer if your doors and windows can be seen from the street and by neighbours.
- Leave items in view that suggest more than one person lives there.
- Burglars will be encouraged if they see doors and windows obviously open, mail or newspapers not collected, items in view that could be stolen, like a ladder.

More information

- The **NZ Police website** provides advice on [security systems](#). Go to www.police.govt.nz and click on Safety Tips. Or ask at the police station or Citizens Advice Bureau.

House and contents insurance

Most people have insurance to cover loss or damage to their home and its contents. Make sure your policies are right for you.

Check your insurance policies

- **Older children.** Their belongings might be covered if they "normally live with" you, but if they are away studying they could need separate contents insurance.
- **Transit and storage.** If your goods are not covered by the mover or by your policy, you'll need separate removal cover.
- **Damage caused by work done on your home.** Professional contractors should have liability insurance. If you use students or non-professionals for maintenance, check that your policy covers any damage they may cause.
- **Business equipment** If you work from home, cover for equipment like computers will be limited . Think about cover for other tools of trade you keep at home.
- **Jewellery and art.** There might be a limit on the value of individual items. Take photographs, get valuations or keep original receipts of especially valuable items.
- **Gradual damage.** For example, damage caused by minor leaks can be expensive and cover is usually limited.
- **Natural hazards,** Your policy will include Earthquake Commission (EQC) cover up to maximum amounts for events like earthquake, natural landslip, volcanic eruption and fires resulting from natural disasters. Your land will be covered against storm and flood damage. But some events are excluded - like erosion by the normal action of wind or the sea.

Other things to think about

- **Rental insurance.** . If you are renting, make sure you understand what is covered by your landlord's policy and what you need to cover yourself.
- **Be totally honest.** If a claim is based on statements that aren't true, exaggeration or non-disclosure of important information when the policy was taken out, it's fraud. Insurers can check your claims and insurance history.
- **Be firm.** Make a formal complaint to the insurance company if you think you're not getting a fair deal. Complain to the [Insurance and Savings Ombudsman](http://www.iombudsman.org.nz) if you're still not satisfied. Go to www.iombudsman.org.nz or phone 0800 888 202.

Feel secure in your home

If there's one place you should feel safe, it's at home.

If you are elderly, living alone, have young children or often feel anxious, these tips are especially important. Have a plan and make sure everyone (including children and older people) knows the plan.

When you are at home - day or night

- Security chain on door and peephole door viewer.
- Light switch close to bed and a phone nearby - with a panic button if you have a burglar alarm.
- Give the impression there is more than one person home – shoes at the door, clothes on the line.
- Lock your doors during the day if in doubt.
- Do not go out if you hear suspicious noises - call neighbours or police.

When you arrive home after being out

- Have keys ready in your hand.
- Use the door that has an outside sensor security light.
- Lock door as soon as you are inside.
- Stay outside if someone unexpected is inside.

When you are away on holiday

- Cancel mail and any other deliveries.
- Turn down the volume of your phone and answerphone and reduce the number of rings.
- Ask a neighbour to drop in and change the ways things look - curtains, washing on line, lights.

- Arrange to have your rubbish and recycling put out, and junk mail cleared.

People who come to your door

Never feel obliged to let people in – it's your space so you decide who you share it with. Be wary of people asking to come in to use the phone, to ask you to fill in a survey, for a donation, to give you a free assessment, to see what maintenance you might need, to demonstrate a product ... Feel free to say No Thanks - and close the door.

If you have concerns when someone knocks on your door

- Turn the outside light on.
- See who it is before you open the door (through a window or peephole).
- Open the door with the security chain still on.
- Say *I'll get that!* loudly to create the impression someone else is with you.
- Phone a neighbour or police if in doubt.
- Have a friend with you if you're expecting strangers.

If you think someone is on your property - outside the house

- Check doors and windows are secure.
- Turn outside lights on.
- Continue what you are doing, make noises as if you are not alone.
- Do not go outside - phone a friend or neighbor.
- If you see someone, telephone the police immediately – take a description and see which way they went – then stay quiet.

An intruder in your home

It's unlikely that you will find an intruder in your home, but it's worth having a plan.

- How you will get out of the house, especially with children and older people?
- Can you use a room as a safe area, with an internal lock and a phone?
- Do you have a security system with a panic button?
- Have you agreed with your neighbours about how they will respond?
- Ask at Citizens Advice Bureau about self defence classes in your area.

If you do have an intruder

- Activate the alarm if you have one.
- Make a quick decision - go to a safe room or get out of the house.
- Create the impression you are not alone - call out to someone *Call the Police!*
- Attract attention outside - break windows, shout *Get out of my home! Call the Police!*
- Avoid contact with the intruder if possible.
- If you encounter the intruder, move out of the way.
- If you have to confront the intruder, stay calm - tell them firmly to leave.
- Phone the Police on 111 at the earliest opportunity.

More information

- **Neighbourhood Support New Zealand** and the Police have Fact Sheets.

Live safely in your home

More people are injured at home than at work, on the road, or playing sport. Many injuries are avoidable. Look around your home and take precautions.

Top 5 Tips from HomeSafetyNZ

- Have working smoke alarms.

- Use non-slip mats in the bath and shower.
- Wear non-slip shoes or slippers.
- Make sure you can see sliding glass doors.
- Check the temperature of your hot water.

Think about ...

- Opening windows you can reach easily.
- Placement of lights and switches, and lighting on stairs.
- Never leave the kitchen while cooking.
- Electric cords, loose rugs and clutter on the floor.
- Heaters and candles in bedrooms.
- Climbing on stools and ladders.
- Safe decks, driveways, pools and garages.
- Safe kitchens and bathrooms.
- Chainsaws and lawnmowers.
- Stuff on high shelves.
- Child-proof your home - lock up poisons and medicines.
- Be fit and active to avoid injury.

More information

- Safety Begins at Home - co-ordinated by ACC www.homesafety.co.nz Phone 0800 844 657.
- The Accident Compensation Corporation has advice on preventing injuries in the home. Go to www.acc.co.nz and click on Preventing Injuries, or email thinksafe@acc.co.nz, phone 0800 101 996, or contact the office at 270 High Street. Lower Hutt

Maintain your home

A well maintained home will be more comfortable, safer and healthier.

To prevent leaks and what to do if you have a leaky home:

- ConsumerBuild - developed by the Department of Building and Housing and *Consumer NZ* (www.consumerbuild.org.nz)
- The Weathertightness section on the Department of Building and Housing website has information about designing and building weathertight houses. Go to www.dbh.govt.nz and click on Weathertightness, or phone 0800 324 477.
- Weathertight Homes Tribunal on making a claim. Go to www.justice.govt.nz and click on Tribunals, or phone 0800 777 757.
- The BRANZ website has technical information about weathertight solutions. Go to www.branz.co.nz and click on Tools.

More information

- **The Department of Building and Housing** has a home maintenance checklist. Go to www.dbh.govt.nz or phone 494 0260. You can purchase *Maintaining Your Home* from BRANZ and some retailers. Go to www.branz.co.nz or phone 0900 59090.

Graffiti and tagging

- Remove graffiti or tagging as soon as possible – ask your hardware store.
- Lights near walls and fences – maybe with motion sensors, and even a video camera.
- Paint your wall or fence in dark colours so you can cover any tags in one coat.
- A hedge, shrubs or hanging plant in front of your fence or wall.
- Protect walls and fences with a graffiti protection product – see a hardware store.

- Report tagging to the Upper Hutt City Council – ask for the Technical Services Unit.
- If you know who did it, contact the police.

Rent safely

When you are looking for accommodation:

- Take a friend – they can make you feel safer and help you decide.
- Are doors and windows secure?
- How many door keys are there? Who has them? Have the locks been changed since the last tenants left?
- Are heating and cooking facilities safe? Any smell of gas? How old are the electric heaters?
- If the landlord, other tenants or flatmates make you feel uncomfortable, don't move in.

Having a flatmate can make you feel more secure – but choose carefully:

- If you are advertising, don't give your address and home phone number – give a mobile phone or work number.
- An initial meeting in a neutral place (not your flat) could be a good idea.
- If you invite the person to the flat, have another person present.
- Ask for references, names of people they've flatted with or their employer.
- Don't feel pressured to accept friends or people you've met casually.
- If someone makes you feel uncomfortable in any way, don't accept them.

For women - If you are looking at a flat or a man is viewing your flat, have a man you know with you.

More information

- **The Department of Building and Housing** has advice for tenants and flatmates. Go to www.dbh.govt.nz and click on Tenancy, or phone 0800 TENANCY (0800 83 62 62).
- For information about renting from **Housing New Zealand** go to www.hnzc.co.nz and click on Rent, Buy or Own, then Rent From Housing NZ, or phone 0800 801 601.
- **The Tenancy Tribunal** helps resolve disputes with your landlord or tenant. Go to www.dbh.govt.nz or phone 0800 TENANCY (0800 83 62 62).

GET ON WITH YOUR NEIGHBOURS

Establish and maintain good relationships

Be a good neighbour yourself

Dealing with problems

Establish and maintain good relationships

You'll have a safer and more relaxed life if you get on well with your neighbours. A good relationship with a neighbour can even enrich your life. You don't have to be best friends – but you do have to live side by side.

If you start off right, you'll solve problems before they start.

- Introduce yourself when they (or you) move in.
- Always acknowledge them when you see them in the street and occasionally over the fence – just saying *Hello* helps. But don't always be popping your head over the fence
- Stop for a chat regularly – nothing serious, just a catch up.
- Find a reason to get together – invite them to join your garage sale, have them over for a coffee or drink, get a few neighbours together to talk about a local issue.
- Try to understand them – get to know what work they do, where they come from, what they do in their leisure time, take an interest in their children/grandchildren (without prying!).
- Offer to help – feed pets, take in the mail, add their garden clippings to your skip.

Be a good neighbour yourself

- Tell them about suspicious behaviour around their property – note vehicle registration numbers and call the police on 111.
- If you are concerned but it's not urgent, contact the Upper Hutt Police on 527 2300 or email them using the [online form for the Wellington region](https://forms.police.govt.nz). Go to <https://forms.police.govt.nz>.
- Tell your neighbours if you'll be away – and ask them to watch the house, feed pets, collect mail, put out rubbish – even if it's not essential or you could find another way.
- Tell them in advance of anything that could affect them – parties, building projects, visitors parking on the street.
- Be aware of your own noise - lawnmowers, music or TV, parties, DIY, dogs.
- Keep your property tidy – keep your garden under control, look after your rubbish, clean off graffiti.
- Control your dog and other pets – noise, smells, droppings.
- Be considerate about parking and drive responsibly through your own neighbourhood.
- Accept invitations to visit neighbours – even if you don't think you'll enjoy it.
- Get involved in community projects and join your local Neighbourhood Support Group.
- Report domestic violence - many crimes could have been avoided if neighbours had acted on their concerns.

Dealing with problems

- If you have established a good relationship with your neighbours, talking about problems will be simpler.
- Talk to other neighbours - maybe they have similar concerns.
- Talk to them directly - explain calmly what your concern is – start out on the assumption they'll be reasonable.
- Timing is crucial - don't overreact but don't leave it until you are desperate.
- Listen to their point of view and look for a solution everyone can live with.

- If you feel uncomfortable talking in person, phone them or ask someone else to be with you – maybe another neighbour.
- If they think there's no problem, leave it a while - see what happens - maybe they'll change their ways.
- If the problem persists, ask them again - and explain you'll need to contact the council if the problem persists.
- If there's still no resolution, contact the Upper Hutt City Council or another authority depending on the specific issue – see the examples below.

Noise

Noise is probably the most common cause of neighbourhood dissatisfaction. People are entitled to make noise that is reasonable - but not excessive. The Resource Management Act defines “excessive” noise (usually not continuous, often from parties or music) and “unreasonable” noise (usually ongoing, like construction or industrial plants). A lot of neighbourhood noise is a temporary nuisance – someone playing a radio or mowing the lawn.

A lot of annoying noise is not loud enough for authorities to take action – deal with it as you do any other problem.

- Ask for the noise to be reduced - a word over the fence or by phone if you feel unsafe.
- Discuss with other neighbours - it probably bothers them too.
- Call the council - they can send a Noise Control Officer. They will ask if the noise has been going for 30 minutes or more.
- A Noise Control Officer or the Police can issue an infringement notice and/or remove or disable the object making the noise.

More information

- Upper Hutt City Council has a 24-hour telephone service - 527 2169, or you can go online to view the Council's [Noise Control pages](#). Go to www.uhcc.govt.nz and click on Council Services, then Noise Complaints or call at the Council offices.

Trees

Trees can be a nuisance and cause damage. Be aware of your responsibilities and your rights about neighbours' trees:

- Overhanging trees can be trimmed at the boundary - so long as the tree is not damaged to the extent it dies.
- Tree roots can damage drains, paths and foundations - neighbours can cut roots and seek compensation for damage. Courts could order trees to be removed.
- Damage caused by a fallen tree - even in a storm - rests with the person who owns the tree.
- Trees can constitute a fence - so neighbours can be required to contribute equally to the cost of maintaining hedges - see the section on Fences.
- You can go to the Disputes Tribunal over damage caused by trees.

Fences

Disputes about paying for fences can cause hardship and ill feeling. It helps to understand the *The Fencing Act 1978*.

- The best way to make sure costs are shared is to have a written agreement.
- Where there is no agreement, neighbours must contribute equally to an “adequate fence” (the Act defines this).
- Where agreement is impossible, you can take the matter to the Disputes Tribunal.
- If a fence is built without following the correct procedures, there is no obligation to contribute to the cost.

Dogs

Dogs can make a neighbourhood more interesting and safer - but owners have to behave responsibly. Dogs must be registered, cared for and kept under proper control. The Council's policy on dogs covers barking, public safety and hygiene. The Council's dog control officers have the power to enter private land and take action if Council policy is not adhered to.

- Your first step should be to speak to dog owners if you have concerns.
- Complain to the Council if a dog is causing a nuisance by barking persistently and loudly.
- People with dogs in their care or control must remove any of the dog's faecal matter immediately.
- In public places all dogs (except working dogs) must be on a leash or harness - except in designated dog exercise areas.
- A dog can be declared dangerous if the authorities have sworn evidence that it has shown aggressive behaviour.
- Dogs registered after July 2006 and dogs that have been classified dangerous or menacing must be microchipped to provide permanent identification (apart from working dogs).

More information

- The Council's dog policy is available online. Go to www.uhcc.govt.nz and click on Council Services, then Animal Control - the link is under Policies, Fees and Charges. Or call at the Council offices.
- Hutt Valley Community Law Centre – phone 568 8964 or email centre@huttlaw.org.nz (located in Lower Hutt).
- Your **Citizens Advice Bureau** runs free legal advice evenings. To find out about the Disputes Tribunal go to www.justice.govt.nz and click on Tribunals. Or contact the Upper Hutt office - phone 914 3380, 76 Main Street, Upper Hutt.
- **Neighbourhood Support Fact Sheets** are online at www.ns.org.nz (click on Fact Sheets) or ask at the Citizens Advice Bureau. Join your local Neighbourhood Support Group, or think about starting one. Go to Neighbourhood Support - www.ns.org.nz, or phone 0800 4NEIGHBOURS (0800 463 444).

BE SAFE IN PUBLIC

Look after yourself

Protect your vehicle and belongings

Look after yourself

It's important to feel you can move around your city freely and safely. This section provides tips about feeling confident when you are out.

Plan ahead and keep in touch

- Know where you are going and how you will get there and back.
- Go out with someone you know and trust, if possible.
- Tell other people what you are doing and when you'll be home.
- Occasional phone calls or texts can make everyone feel more comfortable.

Stick to what you know

- Avoid short cuts, especially if they take you away from other people.
- Use pedestrian crossings or cross streets in well lit and commonly used places.
- Stay in well-lit areas where there are other people - avoid walking alone in isolated places, especially at night.
- Carry a phone and call friends, family or 111 if you feel unsafe or if you are in a situation that feels threatening.

Take charge

Be aware of your surroundings, notice who's around.

- Don't feel you have to stop and talk to people you do not know.
- Take a taxi or arrange for someone you know to pick you up - don't accept rides from people you don't know well.
- Carry your bag close to your body and on the side away from the road.
- Don't carry large amounts of cash or jewellery - if you must carry valuable items, keep them close to your body.
- When using an ATM - shield your PIN number and be aware of people around you. Withdraw small amounts at a time - preferably during the day.
- Remember, alcohol and drugs can affect your judgement about your personal safety. Don't accept drinks from strangers or people you've just met.
- If you feel unwell, act immediately. Tell a friend or someone in authority, make a phone call, get a taxi home or to a doctor/hospital.

Public transport

- If you feel unsafe on a bus or train, speak to the driver or guard. Do this as soon as you feel concerned – don't wait.
- If you feel unsafe in a taxi, get out at a safe spot – take the name or number of the driver and vehicle. They should all be on display. Note the exact time.
- The same goes if you feel concerned about a bus driver. Consider catching a taxi home from the bus stop or station.
- Walk and queue with other travelers and in well lit places.

If you feel threatened, intimidated or bullied

- Keep moving if possible – don't stop to argue. Phone or text a friend or family - or call 111.
- Talk immediately to someone in authority - the bus driver, a shop keeper, teacher, security guard.

- If you are often bullied or intimidated, do not keep it to yourself. Tell a friend, parent or other family member, someone on authority, the police.

More information

- Look into self-defence courses - they can give you confidence and techniques to avoid confrontation. Enquire at Citizens Advice Bureau.

Protect your vehicle and belongings

Theft from cars is a common crime in Upper Hutt. Thieves usually get into vehicles by forcing locks (if the car is locked!) or smashing windows. They might be after the car or your belongings inside the car. You can reduce the risk by taking simple precautions. Your insurer may also give you discounts.

Get into a routine

- Park in busy, open, well-lit places. Use attended, secure parking areas if possible - park near the pedestrian entrance.
- Always lock your car even if you are leaving it for a few minutes. Lock the boot, rear hatch and sunroof
- Keep your keys with you. Don't hide a spare key on the car - thieves will find it. Keep it at home or work.

Protect car contents

- Never leave things on view in the car – especially laptops, cameras, bags, phones, CDs, even parking meter money.
- Don't leave wallets, purses, money, phone, credit cards in the glove box or under a seat – keep them with you or at home.
- Put bags and coats out of sight and don't cover less valuable items - a book covered by a jacket can look like a computer.
- Keep a record of your car stereo serial number.

Extra security

Modern cars come with alarms and security devices - but if your car is not new, consider these options.

- Install a car alarm and electronic engine immobilizer.
- Buy a steering wheel lock, a lockable fuel cap and lockable wheel nuts.
- Etch your registration or a Vehicle Identification Number on windows and headlights.

FAMILY SAFETY

Where to go for help
Helping children and families

Everyone in a family should feel safe and nurtured. No one should feel afraid of someone in their family. Any behaviour that makes someone else feel controlled or fearful is not acceptable.

It's not OK for

- one person in a relationship to control or frighten the other
- children to experience violence, whether as victims or witnesses
- older people to be abused or neglected by family members or caregivers.

Ask for help if

- you are worried about relationships in your family
- you or other family members are scared or frightened
- you don't like your own behavior
- you are worried about someone in another family.

Where to go for help

Family violence thrives on secrecy - don't keep it a secret if you are experiencing violence or using violence, or if you know about violence in a relationship or family.

- **Police** - If you are afraid for anyone's safety, phone the Police immediately. In an emergency, phone 111.
- **Child, Youth and Family** - Phone 0508 FAMILY (0508 326 459) to talk to a trained social worker for advice with family problems or put you in touch with people who can help. www.cyf.govt.nz
- **Healthline** - 0800 611 116 for health advice for the whole family.
- **Family and Community Services (FACS)** is part of the Ministry of Social Development – for advice and a National Directory of organisations that can help with support for you and your family - www.familyservices.govt.nz – click on Family and Whanau. Phone 0800 456 450 or the Wellington regional office - 04-917 7155.
- **It's Not OK** is a government-led movement to help prevent family violence. The **Family Violence Information Line** provides self-help information and connects people to services – phone 0800 456 450 or go to www.areyouOK.org.nz
- **Safekids New Zealand** is a national child injury prevention service. Go to www.safekids.org.nz or phone 09 630 9955.
- **Barnardos** www.barnardos.org.nz. Phone the Lower Hutt office 569-1204.
- **Folau Alofa Charitable Trust** (in Lower Hutt) helps Pacific people to live safe and happy lives. Phone 568 3761.
- **Women's Refuge** - Wellington crisis line 473 6280. www.refuge.org.nz
- **Hutt City Women's Refuge & Upper Valley Refuge Services** – 569 1040 - 32 Pretoria Street, Lower Hutt.

- **Kokiri Marae Maori Women's Refuge** - 566-5025 - 57 Oxford Terrace Lower Hutt.
- **Hutt Valley Stopping Violence Services** for abusive males and their partners/families. Phone 0800 478 778.
- **Relationship Services - Hutt Valley** - counseling and education services – phone 566 7164 - 155 High Street, Lower Hutt. National freephone 0800 RELATE (0800 735 283). www.relate.org.nz
- **Child Protection Studies (CPS)** educates people about how to keep children safe from harm. Phone (07) 838 3370. www.cps.org.nz
- **Age Concern** offers free and confidential support, advocacy and information for people facing elder abuse. Wellington Elder Abuse and Neglect Prevention Coordinator - phone 567 4998
- **Power to Protect helpline 24/7** - 0800 300 026 - for a trained support person to offer support and advice, or put you in touch with services.
- **Plunket** - 0800 933 922 - for parenting advice and support, and tips to help with child behaviour.

Helping other children and families

You may be concerned about the safety of children or people you know who are in a relationship that could be abusive. Stay in touch and show you care. Encourage them to get help.

It isn't always easy to tell if a child is at risk. If you suspect a child is being abused, look for signs.

These signs do not prove a child has been harmed, but they are clues to alert you:

- Physical signs like bruises or burns
- Behaviour like cringing or flinching if touched unexpectedly
- A parent or caregiver constantly calling a child 'stupid' or 'dumb'

You can help:

- Find a safe place and time to talk about it, and provide practical assistance with child care and transport.
- Remind them that no one deserves to be abused for any reason. - discuss options for getting help.
- If you are afraid for anyone's safety, telephone the police.

More information

- From April 2010, **Child, Youth and Family** will provide information about the legal situation on child safety. The booklet is called *When we Visit*. A new 24 hour helpline will be available - 0508 ASK CYF (0508 275 293). www.cyf.govt.nz

SUPPORT, WELFARE AND HOUSING

Keep in touch
Social welfare and support
Housing

Keep in touch

In Upper Hutt, you don't need to be alone. If you (or people you know) feel lonely and isolated, companionship and support are available.

Take some simple steps:

- Pause to talk with neighbours and people you meet from day to day. Accept offers to meet for coffee or to visit. Casual contacts can grow into friendships.
- Maintain relationships with friends and families by phone and email. Many people (young and old) meet others they share interests with on internet sites. (But be aware of the risks – see the Internet section of this publication.)

More information

The Upper Hutt Community Services Directory is available online or through Community Services at Upper Hutt City Council.

The *Directory* lists organisations that welcome new members – if you don't know how to get started, just phone the contact person listed.

Many cultural and recreation clubs welcome 'social' members – you can be a member of the club without taking part in all activities.

For information about local activities:

- Citizens Advice Bureau
- Upper Hutt i-SITE Visitor Centre
- Upper Hutt City Library
- The [Upper Hutt City website](http://www.upperhuttcity.com) – www.upperhuttcity.com
- Local newspapers

Age Concern has a Visiting Service - visitors make regular visits to isolated older people in their homes. Phone the Wellington office - 499 6646 - or go to www.ageconcern.org.nz and click on Happiness.

Social Welfare and Support

New Zealand is an inclusive and supportive society with a comprehensive social support system. Make sure you know what you and your family are entitled to.

More information

- Ask Work and Income for help to find a job and information about financial support, housing, disability and emergency expenses. Phone 0800 599009 or go to www.workandincome.govt.nz and click on Individuals. Or call at the Upper Hutt Service Centre 162-164 Main Street.
- Tax Credits – phone Inland Revenue on 0800 227 773

- Accommodation Supplement and Childcare Assistance – phone Work and Income on 0800 774 004
- Working for Families is a government package that makes it easier to work and raise a family – including tax credits, affordable housing and help with childcare costs. Go to www.workingforfamilies.govt.nz.
- *A Guide for Carers - He Aratohu mā ngā Kaitiaki* is a booklet to help people caring for family or friends who are older or have ill health, a disability or mental health, alcohol or other drug issues. Get a copy from Citizens Advice Bureau or phone Work and Income on 0800 559 009.
- Find out about retirement income, New Zealand Superannuation, veterans benefits, the SuperGold Card and possible help with living costs – housing, health (disability and illness), accommodation, temporary additional support, and special needs grants.
- Entitlements for 65 plus – if you are over 65, contact the Ministry of Social Development to see what benefits and other entitlements you can receive. Phone 916 3300. Go to www.msd.govt.nz and click on Seniors.
- The SuperGold Card is free to eligible seniors and veterans. You get discounts from a range of businesses and easy access to government entitlements and local authority services. Phone 0800 25 45 65 or go to www.supergold.govt.nz.
- The Sorted website has information about savings, retirement income and housing options. Go to www.sorted.org.nz, click on Life Stages, then 65plus.
- StudyLink has information about loans, allowances and scholarships, and advice about getting into study. Go to www.studylink.govt.nz or phone 0800 88 99 00.
- Career Services offers free help on deciding what to do next - a tertiary course, a trade, workplace training, or looking for a job. Go to www.careers.govt.nz and use the online tools. Phone 0800 222 733.

Housing

For home owners

See the sections in this publication about safety and security in the home and getting on with neighbours.

Rates rebates - find out if you can get support to pay your rates and how to apply for a rebate.

- Phone or visit the Upper Hutt City Council. Or go to www.uhcc.govt.nz – click on Council Services, then Rates.
- For general information, ask Department of Internal Affairs. Go to www.ratesrebates.govt.nz or phone 495 9365.

For renters

The Department of Building and Housing has advice for tenants and landlords on bonds and tenancy agreements, rights and responsibilities, and what to watch for when you are getting started or moving out.

- Explore the market rent rate in Upper Hutt – go to www.dbh.govt.nz/market-rent
- Understand the Tenancy Tribunal – go to www.dbh.govt.nz and click on Tenancy.
- You can make an appointment to get advice from the Department of Building and Housing in Upper Hutt – phone 0800 TENANCY (0800 83 62 62).
- For information about bonds – phone 0800 737 666

Accommodation supplement

You do not have to be on a benefit to be eligible for an accommodation supplement. To contact Work and Income go to www.workandincome.govt.nz – click on Individuals, then A-Z Benefits. Or phone 0800 559 009.

Renting from Housing New Zealand

Find out how to apply for Housing New Zealand rental accommodation. Go to www.hnzc.govt – click on Rent, Buy or Own. Phone 0800 801 601. The Hutt Valley Service Centre is at 12 Margaret Street, Lower Hutt – phone 439 3011.

More information

- Salvation Army - 695 Fergusson Drive, Upper Hutt. Phone 528 6745.
- Samaritans 0800 726 666
- Upper Hutt Citizens Advice Bureau.

BE HEALTHY

Get professional advice
Emergencies
A comfortable and healthy home
Balanced and healthy eating
Shopping
Food safety
Personal health
Primary Health care
You and your doctor
Immunisation
Internet medicine
Health insurance
Emotional and mental health

Get professional advice

This section covers the topics residents of Upper Hutt said they most need to know about (based on Upper Hutt City Council surveys).

This resource does **not** cover all health issues. For example, it doesn't cover hearing and sight, chronic conditions, disability support, hospitals, accident compensation, dental issues or physiotherapy.

- For information on advice on all topics contact your GP or Primary Health Organisation (PHO), the Citizens Advice Bureau, or the particular organisations concerned.
- The *Upper Hutt Community Service Directory* provides full contact details. The Directory is available online at www.upperhuttcity.com or contact the Upper Hutt City Council office.
- **Healthline** - 0800 611 116 - a free telephone health information service for all the family. Free 24 hour health advice from registered nurses. The service also provides information about pandemics.

Emergencies

- **Dial 111** - for an ambulance, fire or Police.
- **Poisoning helpline** - phone 0800 POISON (0800 764 766).
- **Wellington mental health crisis service** - for emergencies only - 494 9169

A comfortable & healthy home

You can reduce the risk of many respiratory and cardiovascular diseases by living in a warm home with good air quality. You'll also feel more relaxed and comfortable.

A healthy home doesn't need to cost a lot - in fact, many improvements to make your home warmer and healthier will pay for themselves through lower energy bills.

- Stop draughts around windows and doors.
- Use heaters that are low in emissions and high in efficiency - like a wood pellet fire, low emission wood burner, flued gas heater or heat pump.
- Install ceiling and underfloor insulation.

- Think about double glazing and insulating the walls, and installing a vapour barrier under the floor.

More information

- The Energy Efficiency and Conservation Authority's [Energywise](http://www.energywise.govt.nz) website offers tips on warm and healthy homes and how to save money on your home energy use.
www.energywise.govt.nz
- The Upper Hutt City Council runs free seminars called **Healthy Homes, Healthy Pockets**. Contact the Community Services team – phone 527-2169.

Balanced and healthy eating

For information on managing your personal diet - talk to your GP or PHO.

Follow some simple guidelines

- Eat fresh fruit and vegetables + wholegrain breads and cereals + legumes (peas, beans, sprouts, lentils).
- Drink plenty of water.
- Avoid fried foods, fatty snacks and pastry – and choose low-fat dairy products.
- Control your intake of Sugars, Alcohol, Caffeine, Salt and Additives.
- Eat small amounts of nuts, seeds, grains, fish, lean meat and vegetable oil.
- Eat enough but not too much protein - lean meat, eggs, fish, soya beans, nuts, seeds and legumes.

Some tips

- Get the “quarters” right - ¼ of your plate for meat, fish or chicken; ¼ for pasta, rice, potato, kumara or corn, or rice; and ½ for vegetables.
- Eat slowly - so you'll know when you've had enough.
- Make small changes - replace an ice cream with a piece of fruit, a soft drink with water.
- Omega three fatty acids are important for a healthy heart - from walnuts, tuna, and salmon.
- Limit all oils and fats - all oils contain lots of kilojoules (calories).
- Make the most of treats - quality chocolate and ice cream has more flavour, so you might eat less.
- Check what you are eating - you can buy guides to fat, fibre and carbohydrates - you'll be surprised to see what your favourite foods contain.

Shopping

You make decisions about your diet when you are shopping. When you prepare meals, you can only use what you have bought.

- Always use a shopping list.
- When you write your shopping list, think about the nutrition advice above.
- When you are shopping, stick to your shopping list and read the labels.

Read food labels

The law requires food labels to carry a lot of information - read these details carefully:

- Ingredients or substances that may trigger allergies or be of concern.
- Ingredients (in order of weight) including added water, additives such as preservatives, flavours and colours, and any compound ingredients (made up of two or more ingredients).
- Most packaged food with a shelf life of less than two years must have *Use By* or *Best Before* dates.
- The percentage of the “characterising” ingredient – if it's “apricot” jam, the how much is apricots?
- The Nutrition Information Panel helps you to compare the quantities of key nutrients - per serving and per 100g or 100ml of liquid. For example – Energy, Protein, total Fat and saturated Fat, Carbohydrate (sugars), Sodium.
- Any nutrients or active substances the product says it contains – if milk is supposed to contain calcium, the label should show how much calcium.

Think about what the label says.

- “reduced fat” means there’s at least 25% less fat than in the regular product in the range - so there could still be a lot of fat.
- “cholesterol free” does not mean “fat free” - to lower cholesterol, cut out saturated fat.
- “light” doesn’t always mean reduced fat or sugar - it could mean a light colour or texture.

Doctors and PHOs occasionally run food label training sessions – call your GP or PHO to see if this is a service they offer.

Food safety

Food that is not stored and cooked properly can cause unpleasant illnesses. Bacteria multiply fast in warm, moist conditions.

- Clean** Wash and dry your hands, surfaces and utensils before and after cooking.
- Cook** Defrost frozen foods thoroughly before cooking. Pre-cook chicken, meat patties and sausages before barbecuing. Use separate plates and utensils for raw meat and cooked food. Reheat leftovers until steaming hot throughout – don’t reheat more than once.
- Cover** Cover leftover meat as soon as possible after cooking – especially outdoors. Throw out perishable food that’s been at room temperature more than 2 hours. The only time your food should be uncovered is when you’re eating it!
- Chill** Keep meat, chicken and other perishable foods cold until you cook them. Refrigerate leftover meat as soon as possible after cooking. Make sure your fridge is between 2 and 4 degrees celcius

Chicken

Uncooked poultry is frequently contaminated with *Campylobacter* - the bacteria are naturally present in the gut of birds and can get into the meat during processing.

When you buy chicken - tell your retailer to wrap poultry separately. Complain to the management or the Environmental Health Officer at the City Council if you think your retailer does not deal safely with raw chicken.

Cook chicken thoroughly. There should be no sign of pink. Wash hands and utensils after handling chicken. Keep raw chicken away from other foods - on the bottom shelf in the refrigerator.

Shellfish

Shellfish can live in contaminated water and pick up bacteria that cause illness in people. If you eat shellfish raw, collect them from safe places and store them carefully. Refrigerate shellfish as soon as possible after collection. Keep them alive and cool - don't eat any that have died during storage. Use within two days of harvest. Thaw frozen shellfish in the fridge for 24 hours before you cook them.

More information

- [NZ Food Safety Authority](http://www.nzfsa.govt.nz) – go to www.nzfsa.govt.nz and click on Consumers.

Personal health

This publication provides brief, general information - get detailed information and advice on all topics and specific advice on your own health issues:

- Get brochures from the City Council offices, the Library or the Citizens Advice Bureau.
- Go to the websites listed below.
- Talk to your GP or PHO.

Take responsibility for your own health

You are the best judge of how you feel.

- Take action if you feel unwell or think you need advice or treatment - don't rush to the doctor for every sniffle, but don't delay if you have symptoms that puzzle or worry you.
- For some conditions, especially most cancers, early diagnosis can be crucial. That's what screening and testing are for.
- Have an annual general checkup - you don't need to wait until you are sick to see your GP - men can be especially bad at this.
- You might have to be assertive - don't give up if you are sure you need treatment.
- Be aware of the risks associated with your age, lifestyle and family history. If you smoke, drink or get little exercise, be aware of potential problems. Find out about serious conditions your parents and siblings suffered from so you can tell your doctor.

Checking, screening and testing

Get regular checks for conditions associated with your age and gender. Your GP or PHO will probably remind you. If your family has a history of a condition, you will normally be advised to have tests at a younger age.

Men

- Have regular checks for blood pressure, cholesterol levels and colon problems.
- Men over 40 should have regular cholesterol and prostate checks. Also watch for type 2 diabetes, skin and testicular problems.
- Have any skin and gum problems looked at.
- Learn how to protect your hearing and have it checked occasionally.

Women

- Breast screening is free for women aged 45 to 69 - those under 45 should have a regular breast examination.
- Women aged 20 to 70 should have cervical smear tests every three years.
- Women over 65 should have their bone density checked.
- Other conditions to be aware of - colon problems, diabetes, blood pressure, cholesterol levels, anaemia and vaginal infections.
- Menopause (and the period just before) affects all women emotionally and physically.

More information

- For information about the Ministry of Health's National Screening Unit Programmes, go to www.nsu.govt.nz and click on Information for You. Or phone 496 2000.
- Pharmac answers to questions about subsidies on medicines. www.pharmac.govt.nz and click on Patients and Consumers. Or phone 0800 660 050.
- Women's Health Action Trust www.womens-health.org.nz
- Orongomai Marae Health Services, Railway Avenue. Phone 528 9639 or 5278944 or 528 9409.
- Age Well is a website promoting healthy ageing. www.agewell.org.nz

Primary Health Care

The medical or health centre where you see your GP is likely to be affiliated to a **Primary Health Organization (PHO)**.

Primary health organizations are funded by the government (through DHBs) to provide essential primary health care services to those people who are enrolled with them. That funding pays for care and treatment when people are ill, helping people stay healthy, and reaching out to those in the community who have poor health or who are missing out on primary health care. You still have to pay to see your GP and you can use your Community Services Card.

When you enrol with a PHO, your health information is kept by the PHO but they can send some information to other health professionals who are directly involved in your health care. You can still go to a doctor who does not belong to your PHO – you will be asked if it's OK for information from that visit to be sent to your PHO.

Your PHO provides a range of services and understands your health needs – for example, they can advise you of recalls for tests and co-ordinate screening programmes. This should help you to understand how to stay healthy and what to do when you are unwell. Visits to PHOs are cheaper for some age groups – currently including children and older people. If you change doctors, you could be changing your PHO. Make sure you are enrolled with the new PHO before you remove yourself from the previous PHO.

After-hours care

Your GP or PHO will make sure that 24 hour care is available through other GPs or after-hours clinics, especially on weekends. Different GPs or PHOs could refer you to different after-hours services.

More information

For information about Primary Health Organisations or to find one you can enrol with

- Hutt Valley District Health Board www.huttvalleydhb.org.nz - click on Services. Phone 566 6999.
- Ministry of Health www.moh.govt.nz – click on Primary Health Care and PHOs. Phone 496 2000.

Two PHOs currently operate in Upper Hutt

- FamilyCare PHO - Upper Hutt Health Centre, Phone 920-1800.
- Valley PHO – Phone 570 3205 www.kowhaihealth.org.nz
 - Dr Malik - Main Street Surgery — 49-51 Main Street, Upper Hutt — ph 527-7401
 - Queen Street Surgery — 5 Queen Street, Upper Hutt — ph 528-9099

Radius Medical Centre — 7 Kiln Street, Silverstream — ph 527-7376
Trentham Medical Centre — 12 Criterion Lane, Upper Hutt — ph 528-2776

You and your doctor

You and your doctor need to work together to be sure you get the best possible health care. If you see one general practitioner (GP) over time, he or she will get to know about you and your health needs. A way to make sure this happens is to enrol in a Primary Health Organisation (see above).

For some conditions, you can go directly to a specialist – like a paediatrician, dermatologist or ophthalmologist – but it's probably wiser to see your GP first, so they can assess your needs, treat all your problems and refer you to a specialist where necessary. You might be surprised to find out what a modern general medical practice can offer.

Choosing a doctor

You are entitled to choose your own GP - and you can change to someone else if you are not satisfied. If you don't have a regular GP – or if you are thinking of changing – talk to your family/whānau, friends, work colleagues and neighbours. Personal satisfaction can be the best recommendation.

If your medical centre has more than one GP, you could choose which you prefer. Look in the front of your telephone book under Registered Medical Practitioners, or ask a community health group or Citizens Advice Bureau. Make sure you know which PHO your new doctor is affiliated with.

You might prefer a female or male GP or one from your own culture. The Medical Council of NZ has advice on their website - www.mcnz.org.nz. If you have any doubts that your doctor is registered, look at their online register

Your rights

Doctors have a code of ethics they must follow. You have the right to

- full information and explanations you can understand
- be told the expected costs of prescriptions and the expected costs of being referred to a specialist
- privacy - you should be able to speak to your doctor without anyone hearing and you should be able to undress in private
- seek a second opinion if you have questions about your treatment. Tell your GP you'd like a second opinion, and ask for the name of another doctor. You don't have to argue or justify your decision.
- complain if you have concerns about your doctor. Contact the Health and Disability Commissioner, freephone 0800 11 22 33.

Immunisation

Immunisation can protect you and your family from harmful infections. It's effective, easy and cost-effective for you and the community. Contact your GP or PHO. For babies - ask your doctor or Plunket staff or for an immunisation schedule.

Immunisation uses the body's natural defence systems to build resistance to specific infections. Vaccines can be delivered by injection or orally (by mouth). The government provides free vaccination for some diseases because it can be very effective - it can save a lot of money and suffering.

Babies are routinely immunised against illnesses like Diphtheria, Tetanus, Whooping Cough, Polio, Hepatitis B, Haemophilus influenza, Measles, Mumps and Rubella. These immunisations are free.

Some side-effects of immunisation may be upsetting at the time but the benefit is protection from the disease. More serious reactions are rare.

More information

- Plunketline - phone 0800 933 922. Local Plunket clinics: 33 Logan Street, Upper Hutt, phone 528 9530. 21 Tawai Street, Trentham, phone 528 6406.
- The Plunket website has advice on immunisation. Go to www.plunket.org.nz and click on You and Your Child, then Up to 6 weeks.
- The Ministry of Health's National Immunisation Schedule lists all the vaccines that are offered free to babies, children, adolescents and adults. Go to www.moh.govt.nz - click on Immunisation.
- The Immunisation Advisory Centre is a nationwide organisation based at The University of Auckland. (www.immune.org.nz) Free phone 0800 IMMUNE (0800 466 863).

Internet medicine

You can find useful health information on the internet - but some of it can be misleading, oversimplified or just wrong.

Some websites can help you think about your symptoms or understand treatment you are receiving - but they do not replace face-to-face consultation with a registered medical professional. Discuss information you find on the internet with your doctor.

Free Online Health Information - the NZ Ministry of Health provides the latest about medical conditions, treatments and health issues. www.moh.govt.nz – click on Free Online Health Information.

Be aware

- Interpreting symptoms is complex – it's difficult and even dangerous to diagnose yourself with the help of medical websites.
- Internet sites are unregulated.
- Many sites that look like they are giving information are really selling products.
- Overseas sites may contain information about treatments that are not available or not recognised in NZ.
- Doctors in some countries might not have to meet the same standards as NZ doctors - and NZ authorities probably cannot hold them to account.

Look for

- Respected medical journals such as the British Medical Journal. www.bmj.com
- Research sites that review the effects of health care developments. For example, Cochrane Collaboration. www.cochrane.org
- Quality assurance - such as a statement that the website follows the Health on the Net Foundation code of conduct. HON is a not-for-profit portal to medical information on the internet. www.healthonnet.org/pat.html

Health insurance

Do you or your family need health insurance? If you have health insurance you'll be able to deal with urgent conditions and elective surgery privately - but this assumes that the public health system will make you wait too long. That is not always the case.

Most health insurers provide a number of schemes. For example, schemes can range from day-to-day costs (like GPs and physiotherapy) right through to surgery and hospital care. Check out all options. Get advice and quotes. Most insurers provide online quotes.

What to watch for

- Group schemes are usually cheaper - ask your employer, union, any large organisations you belong to, or your insurer.
- Many insurers list advisers on their website - but be aware that they are probably earning commission for selling you a policy.
- A lot depends on your age - most policies become more expensive as you move to a higher age band, and other conditions could change as well.
- Most schemes have limits on how much you can claim each year.
- Some schemes have rewards for low annual claims - but if you hold off on treatment for the reward, your health could suffer.
- Pre-existing conditions must usually be declared when you take out a policy - but read the details.
- Take care if you change policies or insurers - you could lose some conditions.
- Most policies do not cover international travel, but they can probably be extended to do so.

Emotional and mental health

Feeling down, depressed, lonely, anxious? Talk to someone about it. If you have a problem with alcohol, drugs, violence or gambling, you can get help.

Talking to someone might not solve the problem for you right away, but it's a start.

- Talk to your GP or the Practice Nurse at your medical centre.
- Ask your Citizens Advice Bureau to put you in touch with an organisation that can help you.
- Contact one of the organisations listed below.

More information

- **Wellington mental health crisis service** - for emergencies only – phone 494 9169
- **Lifeline** - phone 0800 543 354 (0800 LIFELINE) - for anyone who simply needs to talk. www.lifeline.co.nz
- **Mensline** - phone 0800 636 754.
- **Phobic Trust** - phone 0800 14 269 (0800 ANXIETY) - for assistance with anxiety disorders. www.phobic.org.nz
- **Child Helpline** - phone 0800 3666 94 - for kids and parents. www.childhelpline.org.nz
- **NZ Psychological Society** - links to a range of mental health and family/whanau resources. Go to www.psychology.org.nz and click on Community Information.
- **Man Alive** – support for men and boys of all ages. www.manalive.org.nz
- **Mental Health Commission** – find out about mental health services and how to make use of them. Go to www.mhc.govt.nz and click on About Mental Health Services.

Gambling

- The Gambling Helpline – phone 0800 654 655. www.gamblingproblem.co.nz
- NZ Lotteries Commission Go to www.nzlotteries.co.nz and click on Play Responsibly.

Alcohol and drugs

- Alcohol Drug Helpline – phone 0800 787 797. www.adanz.org.nz or www.addictionshelp.org.nz
- ALAC Alcohol Advisory Council of NZ - www.alac.org.nz
- Family and Community Services (FACS) is part of the Ministry of Social Development. Their website has advice and a National Directory of organisations that can help. Go to www.familyservices.govt.nz and click on Information for Families.
- Age Concern – help for older drinkers. Go to www.ageconcern.org.nz and click on Health.

Smoking

- Quitline – phone 0800 778 778 or text Txt2Quit. Tips and support to quit smoking. www.quit.org.nz

Young people

- Youthline – phone 0800 37 66 33 or TXT 234. For help with alcohol, sex, drugs, careers, body image and more. www.urge.org.nz
- in ya face - the Youth Gambling Helpline. Phone 0800 654 659. For a Maori gambling counselor – phone 0800 654 656. For a Pacific gambling counselor – phone 0800 654 657. www.inyaface.co.nz
- The lowdown – phone 0800 111 757 or text 5826. Helping young people understand and deal with depression. www.thelowdown.co.nz
- Chur Chur Bro - a bilingual mental health and self-care website for rangatahi aged 12-18. www.churchurbro.co.nz

Suicide

- SPINZ Suicide Prevention Information NZ - for people caring for someone who is suicidal or coping with suicide. www.spinz.org.nz - click on Family & Friends. The Hutt Valley mental health crisis contact number is 566 6999.

For older people

- Age Concern Wellington – phone 567 4998 for the Elder Abuse and Neglect Prevention Service.

DISCRIMINATION AND ELDER ABUSE

Discrimination
Elder abuse and neglect

Discrimination

You have a right to live your life free of violence, intimidation, bullying and discrimination.

New Zealand aims to be a fair, safe and just society, where diversity is valued and human rights are respected. It is against the law to be discriminated against in many areas of public life, including work, education, and the provision of goods and services.

You cannot be refused a job, or a meal in a restaurant, or a flat, or a ride on a taxi, or a place in a school ... simply because of your age, or your race, or your religion, or your gender, or because of who your brother is or who you vote for.

There are very limited exceptions. For example, clubs, changing rooms and shared accommodation, and some places of education.

Discrimination is when you are treated in a particular way or action is taken against you because of

- Age (from age 16 years), Colour or race
- Disability or Employment status
- Ethical or religious belief (or lack of belief)
- Ethnic or national origins (including citizenship)
- Family status (having children or not, being married or in a civil union or de facto relationship with a particular person, or being a relative of a particular person)
- Marital status (being single, married, in a civil union or a de facto relationship, separated, widowed)
- Political opinion (including having no political opinion)
- Sex or sexual orientation (being heterosexual, homosexual, lesbian, bisexual).

More information

The [Human Rights Commission](http://www.hrc.co.nz) provides information about human rights. If you believe you have been discriminated against, complain to the Commission. Go to www.hrc.co.nz or phone 0800 496 877.

Elder abuse and neglect

Older people can be open to abuse and neglect. The abuser is often a member of the family or employed in a position of trust. Some people who abuse others are struggling to cope with troubles of their own.

There are many types of **abuse**:

- Physical – being hit or handled roughly, or forcefully confined.
- Emotional - being insulted, threatened, frightened or called names.
- Sexual - being threatened with or forced to be sexually intimate.
- Financial – being strongly persuaded to give money or other possessions.

Neglect includes not providing enough food, medical care, shelter or social contact – deliberately or through lack of attention. Abuse and neglect can be a hidden problem, made worse by isolation, communication difficulties or a lack of support faced by some older people.

Signs of abuse may include:

- fear of a particular person or people
- being irritable, overly emotional or anxious for no obvious reason
- showing obvious signs of being helpless, hopeless and sad
- being reluctant to talk openly about their lives
- avoiding their usual physical, eye or verbal contact.

If you think an older person is being abused:

- make sure they are safe and give them support and reassurance that you care
- do not challenge the abuser
- get permission from the older person and contact the Wellington Elder Abuse and Neglect Prevention service.

If the person is in immediate danger, call the Police. If they are in a personal relationship with their abuser, they might be able to get a protection order.

More information

- [Age Concern](http://www.ageconcern.org.nz) offers free support, advocacy and information for people facing elder abuse. Wellington Elder Abuse and Neglect Prevention Coordinator - phone 567 4998. Go to www.ageconcern.org.nz and click on Safety.

TELEPHONES AND INTERNET

Unwanted phone calls
Be safe on the internet
Cyberbullying

Unwanted phone calls

The telephone is a really useful tool in our lives. But you need to take control of your telephone. Use it for your own purposes.

Don't tolerate unwelcome calls.

- When you answer, just say 'Hello' or 'Hello, Jill speaking'. Don't give your phone number or your full name.
- If it seems like a wrong number, ask what number they wanted and say they have the wrong number - don't tell them your own number or name.
- If you don't know the caller, don't give any information about yourself.
- If you don't want to talk to the caller, say 'No thanks. Goodbye' and hang up.
- If you have an answering service, your message should say 'Hello it's John here – leave a message and I'll call you back'. Don't give your details and never say why you can't answer, when you'll be back, etc.

For mobile phones, the same tips apply. But be even more careful with your personal details as calls could be scanned - someone else could be listening.

The same goes for text messages. Never reply to unwelcome texts. Remember, it's illegal for a NZ person or company to send you messages by mobile phone unless you have given consent. See *Anti-spam legislation*.

For tips on dealing with scams, hoaxes and unwelcome sales offers on the phone, see *Avoid being ripped off*.

Threatening, abusive or obscene calls and messages

Never put up with threatening, abusive, obscene or hoax phone calls or text messages.

Threats to you or your property, sexually explicit language or behavior, or unacceptable language could be a criminal offence. Contact the Police on 527 2300, or email upperhutt@police.govt.nz. If you get a life-threatening call or message, call 111.

Contact your telephone company and/or the Police for advice. Your phone company should be able to trace the call – but tell them within 24 hours.

Tips if you are getting unwanted calls:

- Let the phone ring a few times before you answer – take time to collect your thoughts.
- If you have caller ID on your phone, check the number before you answer. Don't answer if you don't know the number.
- If you have an answering service or answering machine, let the caller leave a message. If it's someone you want to talk to, you can call them back.
- If it's obviously an obscene or abusive call, hang up immediately. Don't give them the satisfaction of human contact. Never get into a discussion or argument. Don't get angry - don't blow a whistle in the mouthpiece.
- Take notes - the date and time, whether they are male or female, their likely age, and any other clues like accent, background noise or people you suspect could be making the call.
- If the calls persist, call your phone company and have your number unlisted (a confidential listing).

- If you want your number to be listed (in the phone book, etc) you could include minimal information – eg one initial.
- You could have your number changed and give it to only close friends and family.

More information

- Your telephone company should offer advice.
- The Telecom NZ website has detailed advice. Go to www.telecom.co.nz and click on Help and Support, Home Calling, then Dealing with Nuisance Calls. To report nuisance calls to Telecom NZ, phone 0800 809 806.

Be safe on the internet

Everyone can get a lot of benefit from being online. Emails keep you in touch with family and friends and the internet provides access to up-to-date information about almost everything. At least half of all people aged 65 to 75 use the internet.

More information

- Go to SeniorNet (www.seniornet.org.nz) to learn about computers and the internet.
- SeniorNet Upper Hutt has its own website (www.seniornet-huttcity.org.nz) and runs introductory classes. Phone 560 3160.
- Other useful sites include GrownUps (www.grownups.co.nz) and Eldernet (www.eldernet.co.nz). Be aware that most sites carry advertising and some exist for commercial purposes.

The internet can also expose people to crime and exploitation. Children and teenagers are often targets. There is a lot of advice available for internet users and their parents. Netsafe safe is an independent non-profit organisation that promotes confident, safe, and responsible use of the internet. www.netsafe.org.nz. WindowsLive offers a free download so you can monitor your children's internet use and block or allow websites. <http://download.live.com/familysafety>

Social networking sites enable people to chat online with friends, share photos, post blogs (online journals) and meet new people. Most social networking sites publish safety advice. Look at these sites for examples: www.bebo.com, www.netbasics.org.nz, www.myspace.com, www.google.com. Most have a Safety link on the home page.

Keep your family safe

The internet is not governed by an official body. Most sites are run as businesses – they need to make a profit. Most provide some control over the material on their sites, but some of the people your family could be in touch with will not be honest. Users need to look after themselves.

Some of the risks, especially for children and teenagers: They can be exposed to sexual or violent material. They could arrange a face-to-face meeting that could risk their safety. They could be harassed by e-mail or on social networking sites.

How parents can reduce the risks

- On many sites you can limit your child's access.
- Use the same parenting skills you apply in the real world – keep in touch with your children and supervise what they are doing. If you are concerned, talk to them – and get advice from experts.

Some families have house rules. For example:

- Never give out identifying information in chat or social networking site - home address, school name, telephone number.
- Be careful about where you send or post photographs.
- Be sure you know who you're dealing with before giving out an email address.
- Be open about the sites and services your family is using.
- Never allow a child to arrange a face-to-face meeting with another computer user without parental permission.
- Never respond to messages that are threatening or make you feel uncomfortable.
- Encourage your children to tell you if they encounter such messages.

If you know about online child pornography, report it to the Department of Internal Affairs - censorship@dia.govt.nz

Cyberbullying

Cyberbullying is using the internet, a phone or other technology to hurt or embarrass someone. It includes anonymous texting and posting nasty comments, photos or videos on social networking pages. Some young people sort it out quickly, or shrug it off. Other situations are more serious - many feel scared, depressed, angry or ashamed.

To prevent cyberbullying

- Be careful who you give your mobile number to.
- Don't respond to texts from people you don't know.
- Don't send or post embarrassing pictures of yourself.
- Keep your online identity safe - create strong passwords
- Don't share your passwords with anyone - even your friends.

If you are being cyberbullied?

- Tell people you trust - a good friend, parent or teacher.
- Don't reply to the people bullying you.
- Save messages and images – you will need evidence if you report the bullying to your school or the police.
- Physical threats - like hurting or fighting – are against the law. Tell the police.
- If it's on a website, tell the website administrator – use the Report Abuse or Safety link.
- If it's on a mobile phone, tell your phone company.
- If it's on instant messaging (IM), block the number.

More information

- [NetSafe](http://www.net-safe.org.nz) provides cyberbullying information and advice for young people and parents and care givers. Go to www.cyberbullying.org.nz. [At a Distance – standing up to cyberbullying](http://www.cyberbullying.org.nz) is a New Zealand made short film. Go to www.cyberbullying.org.nz and click on For Parents.

CREDIT CARDS AND IDENTITY CRIME

Cards and PINs
Identity crime

Cards and PINs

This advice applies to credit cards, EFTPOS cards and any other cards that can be used for cash or purchases (eg Farmers card).

Have a routine for keeping your cards and PINs safe. The company that supplied your cards will have more advice and tell you what to do if a card goes missing.

Theft of credit cards and EFTPOS cards is quite common in New Zealand. PINs (Personal Identification Numbers) are the lock and key to your personal finances.

Cards

- In case you lose a card - keep a note of the account number and expiry date of all cards and always carry with you the phone number to call if you lose a card.
- When you are out, never let your credit card out of your sight. Get your card back and put it away immediately.
- Look out for "skimming" devices on ATMs – they can read the information on your card.
- If you can't find your card and think it is stolen or lost, report it stolen immediately – it should be cancelled.
- Check your statements – make sure you can explain every transaction.

PINs

- Don't choose a PIN that can be guessed - like your birth date. Don't have the same PIN for all your cards.
- Try to memorise your PINs - if you can't, keep a note of them well away from the cards.
- Never tell anyone your PINs – no-one else needs to know, even in banks.
- If someone offers to do your shopping or buy you a drink, never give them your PIN or card.
- When you enter your PIN - cover your hands or hold the device close to you.

Using your credit card on the internet or phone

- Be sure you are dealing with a genuine trader -look for a street address and phone number.
- On the phone, ask for their number and call them back.
- On the internet, use only secure payment systems - most have **https** at the start of the URL.
- Avoid sending credit card details by email.
- Keep your own record of what you ordered - the cost, date and time.

In general, if you have taken all precautions, you will not be responsible for any fraudulent use of your card. But if you haven't done everything you can to protect your card or PIN, you may have to pay for illegal purchases.

Identity crime

For many transactions, you need to give personal information - your home address, telephone number, vehicle registration number, Community Services Card number.

"Identity theft" is when someone pretends to be you in order to commit fraud. They don't actually "steal" your identity – they use your personal documents or information to obtain money, buy things or get some other advantage – such as getting prescription drugs, a loan or benefit,

making a false insurance claim, or getting out of a debt or paying taxes. This is a far less common crime than credit card fraud, but it can be more serious and personally damaging.

To prevent identity crime

- Keep your personal documents secure. Hide them where burglars won't find them. Shred or burn old documents.
- Your date of birth is critical information – make sure it can't be found with other documents.
- Be careful who you give personal information to. Why they need the information? Are they genuine?
- Make sure your letterbox is secure – clear your mail daily.
- When you go out, take only the cards and documents you know you'll need.
- Check all statements - bank accounts, credit card, retail statements.

If you think you have been be a victim of identity theft or your name has been used for criminal purposes, contact the Police - even if you have put a stop to it. The fraudster will almost certainly try the same thing on other people.

More information

- Contact Neighbourhood Support - go to www.ns.org.nz and click on Identity Theft.

BUYING GOODS AND SERVICES

Golden Rules

Know your rights

Buying large items - new or used

Hire purchase

Second-hand goods

Anti-spam legislation

Spotting scams and fake offers

Hiring tradespeople

What about work on yourself?

Golden Rules

If an offer sounds too good to be true, it probably is! When you are paying for something - buying large or small items, new or second-hand, in person or by phone or internet – or services from tradespeople, doctors or dentists – always ...

- compare prices
- know who you are dealing with
- discuss the deal with someone who has experience or special knowledge
- insist on your rights if you get a poor deal

Know your rights

When you buy goods or services in NZ, you are protected by two laws:

The Fair Trading Act protects you from being misled by people who are advertising and selling goods and services. The Act applies to “people in trade” – it does **not** cover private sales.

“Misleading and deceptive conduct, false representations and unfair practices” are illegal. For example:

- A supermarket advertises an item at \$10.99 – but you are charged \$11.99.
- A shop advertises a brand of TV for \$50 – but they have only 2 sets at that price.
- A shop attendant tells you a shirt was “made in Italy” - but the fabric came from Italy and the shirt was made in India.
- An advertisement says “Work from home and earn up to \$1,000 per week” – but you’d need to work 100 hours a week to earn that much.

The Act also requires certain standards. For example, country of origin labelling for clothing and footwear; fibre content and care labelling for textile goods; safety standards for children’s nightwear, baby walkers, cots, bicycles, toys.

The Consumer Guarantees Act sets out guarantees that goods and services must meet when they are sold by someone “in trade” - a retailer or service person. It applies to new and second-hand goods, and goods that are hired or leased - but **not** private sales, auctions or tenders. It does not cover commercial goods and services.

Goods and services must be of “acceptable quality” – that means they must be

- fit for their normal purpose – they must do what they are made to do
- acceptable in appearance and finish
- free from minor defects
- safe and durable.

Some things to think about:

- Price – an expensive toaster should do a better job and be more durable than a cheap one.
- The nature of the goods – a stove should last much longer than a shirt.

- Second-hand goods – consider their age, condition and price.
- *Goods sold as “seconds” – apart from the fault you are told about when you buy a pair of jeans, they should be as good as a full-priced pair.*

Remedies - putting it right

You can choose whether to go to the trader or manufacturer. The trader must **not** tell you to go to the manufacturer. They must fix the problem within a reasonable time. If the problem is minor, they must repair it or provide a replacement or a refund.

If the problem is major, you can insist on a refund or replacement. Or you can keep the goods and ask for compensation for their reduced value. You can also claim compensation for “consequential loss” – for example, if a new freezer breaks down and the food in it cannot be eaten.

What if the trader refuses to put things right? Get a second opinion to be sure you are right. Make sure you are talking to the manager or the firm’s head office. Put your complaint in writing. Remind them of the Consumer Guarantees Act.

If that doesn’t work – and for more information:

- The Ministry of Consumer Affairs – go to www.consumeraffairs.govt.nz and click on Consumer Information. Look at A Word of Advice articles for current issues. Or phone 474 2750.
- The Commerce Commission – go to www.comcom.govt.nz and click on Fair Trading. Or phone 0800 94 3600.
- *Consumer NZ* – go to www.consumer.org.nz or phone 384 7963 (or freephone 0800CONSUMER) – much information is free but you need to be a subscriber to see all information.
- Visit the Citizens Advice Bureau.

Buying large items - new or used

Five steps for buying a car or a costly home appliance

- 1 Know what to look for** - Have a checklist of features you must have - and others would like to have.
- 2 Try it out** - Always test drive a car before you buy it - the same goes for any appliance. Ask to see it working.
- 3 Get independent expert advice** - Get a mechanical inspection from a professional inspection service or your own mechanic. For new cars and other items, ask experts for advice about quality.
- 4 Sort out the finance** - If you can’t pay cash, most retailers will organize a loan, usually through a finance company. This can be expensive. You might get a better deal from a bank.
- 5 Check the paperwork** - Most people know about what’s needed when you buy a car – especially a warrant of fitness – but some paperwork is important for any large purchase.
 - **Does the seller own it?** For any item, check with the police if you think it might be stolen.
 - **Any outstanding debts?** The AA and others offer a car history service. For other items, check whether there is money owing by checking the online Personal Property Securities Register (www.ppsr.govt.nz/cms).
 - **Is there a warranty?** All new items should come with a warranty, usually for 1 year. Many retailers will try to sell you an extended warranty – but think carefully before you buy one.
 - **Get a receipt or sales agreement.** Some retailers will give you a written agreement. A dated receipt is sufficient as proof of ownership and for any warranty. For a private sale, get a receipt showing the name of seller, date and price paid.

The Automobile Association offers advice about buying cars and Consumer NZ has advice about buying appliances and cars.

Hire purchase

When you buy something on hire purchase you are actually taking out a loan to pay for the purchase. You usually pay a deposit and the goods become security for the loan. Retailers usually arrange hire-purchase loans through finance companies and your payments go to the finance company. You don't own the goods until you've paid the final instalment.

Always work out how much the item will cost if you pay it off over the full period – you might decide to pay in cash or raise the money some other way (such as through your house mortgage).

Hire-purchase agreements must be in writing and signed, and they must comply with the *Hire Purchase Act*. Go to www.consumeraffairs.govt.nz - click on Consumer Information, then Credit Issues.

Second-hand goods

If you buy second-hand goods from a dealer, privately or in an auction, your protection is limited if things go wrong. This includes internet auction sites– but they usually provide some built-in protection. They also offer advice. The *Consumer Guarantees Act* probably does not apply to auctions.

- Know who you are dealing with – get a name and contact details. Be suspicious if the only contact is a mobile phone.
- Watch for signs of stolen goods – a very cheap price, serial number removed, seller reluctant to give their identity. If you suspect you are being offered stolen goods, contact the Police.
- Ask questions. Make sure crucial features work properly. Is there a manual and remote control?
- Strike a deal – you are entitled to make an offer below the asking price.
- Always get a receipt - if you're buying from a trader, it should contain full details.
- Keep a copy of the advertisement, catalogue or sales tag.
- Don't let sellers deliver items to your home unless you are sure about them.
- Don't pay until you receive the goods – it's safer to pay by credit card or bank transfer so you have proof of payment.

Anti-spam legislation

New Zealand's *Unsolicited Electronic Messages Act* makes it illegal for a NZ person or company to send you messages by email or mobile phone unless you have given your consent.

Consent is often built into sales or loan contracts, or as a tick box on a form or website. If you have agreed to receive messages, you can change your mind - the sender must include their identity and contact details and provide an "unsubscribe" option.

For more information or to report a breach - contact the Department of Internal Affairs. Go to www.dia.govt.nz and click on "anti-spam law" on the home page, or phone 04 495 7200.

Spotting scams and fake offers

Some offers you get over the phone, at the door, or by fax or email will be genuine, but many will be scams. The most obvious scams use tricks like huge profits or a prize if you send money now. They might make an offer, then ask for your personal details. Some will ask for your bank account number or refuse to send information before you agree to buy.

Take control and don't be pressured - the seller is in it for themselves, not for you. Ask yourself: Why is it being offered to me? Do I need it? Don't be impressed if they know your name – they got it from the phone book or a mailing list.

- **Screen your callers.** Let phone callers leave a message. Don't answer the door if you think it's an unwelcome offer.
- **You don't have to listen.** Say *No thanks* and hang up or close the door. Don't let people into your home to demonstrate products - unless you want to and feel safe. Don't open emails offering special deals. Just delete them.
- **Take a note of vehicle registration numbers.** This can be the best way to track down fraudsters who knock on your door.
- **Don't agree to anything on the spot.** A responsible seller will give you time to think about it.
- **Be suspicious about offers to arrange loans.** They are likely to carry high interest.
- **Take care with personal details, bank account or credit card numbers.** Be sure the organisation is genuine.

Other warning signs:

- **Inadequate contact information.** If they don't have a street address and landline phone number, be suspicious. Many dodgy companies hide behind a box number, website, email or mobile phone number. NZ companies should have a GST number.
- **"Completely legal! Complies with legislation!"** If it's genuine, they don't need to go on about it.
- **"Endorsed by Consumer NZ or a government agency!"** These organizations don't endorse products. If in doubt, call them.

Some calls will be **genuine**. For example, phone and power companies asking you to upgrade your contract or change providers. Many genuine charities seek donations by phone. If you are interested:

- Check them out before you agree to anything. Don't take the word of the person pushing a deal - contact the company behind the offer. Ask them to mail you detailed information. Ask around, check the internet or contact *Consumer NZ*.
- Note the date of the call, the company name, conditions of the sale and any promises made by the caller.
- Make sure you can return goods if you find them unsatisfactory, find out the time period and who'll pay the postage.
- See the goods before you pay – or pay by credit card (so you might be able to get your money back if there's a problem).

The NZ Marketing Association runs a Name Removal Service –you can fill in *Do Not Mail* and *Do Not Call* on www.marketing.org.nz. Many, but not all, marketing organisations belong to the association.

Hiring tradespeople

Getting work done around the house or on your car can be a worry. You could be spending a lot of money and will have to live with the results. Tips on choosing and getting the best from a cleaner, handyman, gardener, painter, electrician, builder, carpet layer ...

Maybe you could do it yourself – but know your limits - you could cause even more damage. By law, you need a registered person to do electrical, gas, plumbing or drainage work.

Know what you want - before you start, know what you want. Ask around, look at work other people have had done.

- Know what you want to achieve – especially for building or garden work. Include specific materials or standards of work.
- Do you want to pay for labour and materials, or just labour (and you provide the materials)?
- Any council permits or consents needed – this is your responsibility but the contractor might arrange it.

- Any extra work that comes up as the job progresses - require that you be consulted before extra work is started.
- Start and finish dates - and how the site will be left, who cleans up.
- Insurance to cover any damage caused by the work – your contractor should have cover.
- The price - do you want a quote (a firm price) or an estimate (an approximate price)? And how you will pay.

Do they belong to a trade association - membership is no guarantee, but it's a good sign.

Ask for references or satisfied customers - phone some customers named, see some work.

Check credentials – most should be qualified, but only Plumbers and Electricians have to be registered.

Balance quality and price – a low price could mean shoddy work – but a high price is no guarantee of quality. Talk to people to get an idea of the range of prices you will need to pay - you can decide to go for the top, middle or bottom of the range.

For a large job, get written quotes from a few contractors - a quote is a fixed price that won't vary unless you agree in writing to pay for unforeseen extras.

For a small job, get estimates - an estimate is an educated guess. A contractor is not bound by an estimate – it's a probable approximate price. But the final cost should be within 10% to 15% percent of the estimate.

Be firm about money - is GST is included? Never pay out all money in advance. For big jobs, contractors might want a deposit and instalments as the work progresses. Others will want payment on completion or send you an invoice.

Agree on a contract - even a casual conversation can become a binding contract, so be safe and write it down. A quote or estimate often serves as a contract – make sure it describes the work to be done, the price and completion date - both sign it. If you get a job done without agreeing on a price, you will need to negotiate a price. Remember, under the Consumer Guarantees Act you are not obliged to pay more than is "reasonable".

When the job is under way - keep an eye on what's happening. If you have concerns, discuss them with the contractor immediately. Ask someone else to drop in for a look.

When the work is finished - the work must be of an acceptable standard. Make sure you are happy with the job and the way the site has been left. If you are not satisfied, don't pay. Go to the *Know your rights* section.

For more information and advice on hiring contractors

Remember, some organisations and websites are commercial – but many also offer sound advice and information.

Consumer NZ publishes a list of hourly rates for a range of services and a list of trade and professional groups. Go to www.consumerbuild.org.nz and click the Resources panel.

The NZ Institute of Quantity Surveyors publishes a list of trade associations in the construction industry. Go to www.nziqs.co.nz and click on Links, or phone 473 5521.

Check the online register of Plumbers, Gasfitters and Drainlayers. Go to www.pgdb.co.nz and click on Online Services – Search the Register. Or phone 04 494 2970.

Check the online register of Electricians – go to www.ewrb.govt.nz and click on Public Register, or phone 0800 661 000.

There is a full list of occupations requiring registration on the website of Immigration NZ. Go to www.immigration.govt.nz and click on Discover and Decide, then Will I Qualify?

Trade Experts is a commercial website but it has a list of Ten Top Questions and how to Find the Right Tradesperson – cleaners, interior designers, builders, plumbers, painters, electricians. Go to www.tradeexperts.co.nz and click on Find the Right Tradesperson under the Homeowner menu.

ConsumerBuild is a website developed by the Department of Building and Housing and *Consumer NZ* to provide information on building, buying, renovating and maintaining houses. www.consumerbuild.org.nz

What about work on yourself?

Much of the advice in this section also applies to buying services from a lawyer, doctor, dentist, podiatrist, accountant, physiotherapist – the people we often call professionals.

Health services, legal advice and dental care can be more expensive than work on your home and even more crucial to your quality of life.

Be clear about what you expect from professional people. If you are not happy with the service and treatment you are getting, complain. If you are still not happy, go somewhere else.

Discuss the issue with neighbours, family and friends and get their recommendations – but remember, the doctor or other practitioner who is right for them might not be right for you. And vice versa.

By law, people who practice in areas like medicine, law and dentistry if people must be registered – so you are pretty safe there. You can check for registration requirements in related areas like podiatry and osteopathy. You can find a full list of occupations requiring registration on the website of Immigration NZ. Go to www.immigration.govt.nz and click on Discover and Decide, then Will I Qualify?