

*These notes reflect the views expressed at the consultation meetings held to obtain stakeholder feedback on the discussion document 'Building the Future: Towards a New Zealand Housing Strategy'. As far as possible, the notes are presented exactly as recorded at the meeting by participants and note-takers. The notes do not represent current Housing New Zealand Corporation or government policy.*

## **Whangarei Stakeholder Meeting – 11 June 2004**

### **What do we need to do to meet future housing need in New Zealand?**

#### **Rental Market**

- Question to HNZC are we short of rental homes - otherwise private sector provide
- How get more rental homes?
- Look at reasons why more renting
- Why can't get HNZC rental?
- Are we short of rental homes? How do we get more rental homes
- Difficult to get HNZC homes

#### **Community Development/Planning**

- Vision for housing includes elements of community planning
- Community development renewal key - housing - inter-sectoral approaches
- About joining together in shared way
- Government agencies work silos within housing - LDRL - rental, told different things - not people friendly even for officials - all government agencies with an interest in housing should be making strategies together - lead agency should be housing and with local government and with community.
- Keep it simple - has to happen at a different level.
- Community have a shared strategy that runs in unity - Iwi, local government, all central agencies.
- Housing supports the fabric of their community
- Need to be more active in being regional community.

#### **Home Ownership**

- Some people buying a home and has never been an option / dream - look at health, income, disability barriers
- How to support people into their own homes
- Some people buying a house has never been an option - if realistic if it is then we need to make it possible
- Houses structurally sound but no \$ spent on modernisation / maintenance
- Houses not maintained and not modernised - programmes for worst of rural housing but not for general town areas - new generation of housing going downhill - need to save for next generation.
- Thinking 'outside the house' - adequate water, waste is a huge ask.
- Central government should be more creative re cost sharing and linkages, eg: energy efficiency
- HNZC lending criteria on family support - increase affordability
- Infrastructure costs - huge ask
- Fees for local government - initial barriers
- How can low income families achieve home ownership and get high quality
- Some people do still dream of home ownership - isn't affordable
- It's always about affordability
- Only ones getting into homes at the moment are couples - both working
- Those who stay in Northland - opportunity for everyone to become a home owner - always about affordability - link to employment
- Hokianga / Kaitaia want a home - teach how to meet criteria and need a job first
- HNZC board need to look at affordability - Whangarei ownership high because employment leads to housing - same Minister - need coming together to provide a subsidy to provide for

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home ownership

- Those on low incomes not that different to those on benefits.
- Educate banks - those on benefits own a house - barriers about where are living - banks won't lend on credit criteria.
- Learnt - need good education to buy own home - had a break from the government with family benefit - mortgage payments less than rental
- In Family Benefit capitalisation, no loan sharks - houses based on what can afford - poor quality - easy to make a little step instead of ending up in big debt.
- People who are desperate - loan sharks - about families trying to save houses.
- Shouldn't push home ownership on people who can't afford it or lifestyles don't support it.
- For most, sense of shelter as well as nest egg for the future.
- Affordability - high rates of people moving - higher rates - \$1000 (local government) fee for client inspection - \$1000 to have house moved from one area to another. 35 homes in Rawhiti - used one large bulk deal - Council pricing policy

### **Health and Housing**

- Wellington Medical School Health Housing index - All HNZN stock should meet Housing index - could translate to private rental stock, minimum standard to support healthy housing
- Wellington Med School - all HNZN stock meet health housing index - private stock meet healthy housing index
- Affects asthma stats in Northland - research and application into statutes
- Recent health hui re safe water - not clear what other agencies involved - advice 'doing it alone' - no HNZN representation there

### **Housing Quality**

- Strategy multi-faceted - at what level have most effect - needs to be done at national level re building code - every new house built to meet minimum standards re health housing eg: levels of humidity in Northland housing.
- Need minimum standard
- Northland high levels of humidity / mould - affect people's health / asthma - research / application of findings into legislation
- Reality - lots of builders building homes / not sure if up to standard - can government say to owners / builders get up to scratch
- Young population - 20 years age - able to cope with outside toilets etc now aging population can't cope - new needs.
- Building houses - can government say to individual owner - get home up to scratch
- Quality vs dollar / income - need collective approach re affordability issue - only 1 or 2 afford the 'green' house
- Those in substandard housing even further behind
- Affordability and cost re services / infrastructure / quality - quality costs - who pays?
- Infrastructure - everyone should be entitled to sewerage / clean water. Government should invest in it
- Look at affordability - needs to be taken into account when thinking about quality
- Why is not everybody entitled to clean water / sewerage?

### **Rural Housing**

- Rural area : people getting old can't cope with outside toilets, new needs as needs and age change

### **Rules and Regulations – Local Government**

- Housing industry based on legislation and local government : lot of rules : when can we start

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building - KISS principle - think outside the square for those at the bottom - a lot of people, ordinary person will not have the chance to be heard, things get tighter and tighter

- Can't see where link between housing policy, local government - and other departments - subsidies could comfort where have to find other 50% cost.
- Flexibility re local government fees as initial barriers
- Too many building regulations - local government regulations - keep it simple. Jo Bloggs just saying - get me a house

### **Special and Specific Housing Needs**

- Need to connect with aging policy and those with mental health needs not having housing that suits.
- Ageing policy needed
- Mental health consumers - need to think about them
- Kaipara Council pensioner units divested - 3 year lease expire end of July - criteria - elderly - number of units vacant - open for normal rental - complaints - elderly relocated because of noise of younger people.
- Strategy for elderly - some of units in North not full (Mangawhai full) - 24 units.

### **Capacity and Capability**

- Capacity and capability: Dream of owning - place for capacity of Iwi to look to needs of own group - picked up by Iwi - Iwi taking the lead rather than government.
- Hard to see link between central and local government in strategy, eg: getting infrastructure - Central government could be more active

### **Affordability**

- It's always about affordability
- If unemployed cannot afford home ownership
- Only ones getting into homes at the moment are couples - both working
- Educate banks - should accept unemployment benefit
- Often credit barriers, eg: Moerewa - banks won't lend \$ to buy a home in some areas.
- Those who stay in Northland - opportunity for everyone to become a home owner - always about affordability - link to employment
- Bank ideas of low income \$50,000 - most under in the North, banks won't touch Māori land, a number can't access banks, interest rates rises
- Current gap in HNZA programmes - LDRL - client over \$50,000 no longer apply - similar issues with Kiwibank - must earn \$55,000, \$5,000 gap - case study - 15 clients over \$50,000 advised to increase income to buy home because over \$50,000 no longer qualify - gap \$50,000 - \$55,000 approached banks - won't lend because of credit / debit rating.
- Sense of promises not being kept - told no longer qualify because followed LDRL advice.
- April 03 policy LDRL - needed to decide where policy applies from - either Kiwibank drop to \$50,000. Those on Kiwibank don't have to have deposit - LDRL need 3% deposit.
- Match between Kiwibank (no deposit) and LDRL 3% deposit - minefield - inconsistencies and gaps. Finance needs to be seamless so don't fall through \$5,000 gap
- Affordability sits at the core - located where people need to live

### **Māori Housing Needs**

- Iwi should be able to take the lead - need to support Iwi to be able to provide home ownership programmes
- Strategy doesn't address regional and local needs
- Will always be steady demand for rural housing - Iwi should provide.
- Kaumatua flats, community flats - not many empty

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- Papakainga housing - 3 rental houses - support life and functioning of community / marae - community ownership - more than a house - who supports those transiting out of crisis/rental.
- No Iwi / hapu - need kickstart

### **Support Services**

- How tie in education - support those who want to own own home - need to help people
- Hard for people to dream while in crisis - community / Iwi / hapu could support. Rural communities suffer when poor housing.
- About a kickstart in a different form - support community / hapu driven initiative - role of local government - audit their performance under Act re social wellbeing - issue of capacity, understanding and commitment re community renewal - for many communities local government is irrelevant - partnerships with tangata whenua
- About capacity to understand community development - who will kick ankles of local government under Act - who will ensure that?
- Ways of reducing flow on costs.
- Who provides housing (rental etc when moving out of crisis)
- Wrap around - flow into home ownership

### **Local Government**

- Local government focus changed to user pay - wellbeing in terms of regulations - effluent disposal - more regulations, higher standards
- Council duty to enhance standards it doesn't set - constrained re funding base / national standards.
- Local government partnership with central government re housing
- Role of local government - extra pressures local government has in regional areas - role for district council to be more active in lobbying central government - also being more active in community as way of getting funding.
- Role of local government - issue of lack of understanding / capacity of CC understand community development
- Focus of LG is user pays / subsidies from central government for things like effluent - don't provide them anymore
- LG constrained themselves because of central government policies / reliance on rate funding need partnership with central government
- High costs eg: \$1000 to move a house then inspectors costs added on. Need to think about ways to reduce flow on costs.
- Role of LG - central government handing out eg / responsibilities but no resources to go with it - role in LG to lobby central government.
- Need to be more active in being regional community.
- Kaipara - 50 pensioner units - few years ago Council wanted to divest units - open to whoever. Pensioner feeling insecure when units open to younger people as well.

### **Whole of Government**

- Government agencies - work in silos - HNZC included
- All government agencies - need to be linking strategies together
- Lead agency should be HNZC / local government / Iwi / Hapu
- Shared plan / strategy - same agreed path.
- Support home ownership - government / banks seamless - educate / support
- Policy needs to be permissive / flexible not prescriptive

### **Markets Under Stress**

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- Too many people not enough houses
- Rural state of houses - Moerewa - no sewage - infrastructure
- How to strengthen ourselves to make it happen
- RHP trying to patch up homes - wasted money but no home to go to - council turn a blind eye - have we the resources to do what planning to achieve?
- Community has to want it not be pushed into things - state rental population mightn't fit into the community
- Need to differentiate between Auckland / Wellington and far North - need to be acknowledged, have different approaches
- About realistic funding to achieve credibility - allowance for the future for change.
- Chinese investors - didn't understand concept of mortgages - lucky to have mortgages - state houses etc.

### **Iwi Question**

- Growth within Iwi in housing last 12 months
- Need to continue - will be a voice - realise have to make together - support process & structure
- Need connections - all of government approach focus on integration and collaboration - Te Rarawa needed to integrate rather than government agencies.
- Recent Health meeting
- Energy / knowledge / resources - should be Policy Unit - informed by grassroots - depends on when think good idea to touch base with grassroots. Ongoing policy and relationships.

### **Miscellaneous**

HNZC products compete with each other - minefield.

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### **Are the six areas the right areas for action?**

- Missing one: around infrastructure - sewerage, water, community infrastructure (shops, schools, footpaths, playgrounds)
- What the community needs
- Too much focus on quality chase the investor away - social housing suffers
- Priority - community development
- Importance of communicating with local government about their role : not just financial, but long term community plan - need to be visible part of community - part of community response to housing
- Question of natural hazards : unstable land, buildings and natural floodplains, problems if people already there
- Matua - used to be caravans and tarpaulins - has to fight local and government in order to build houses - stopping ordinary person building - about what people can afford - costs \$ to fight
- Need policies and support services ordinary person
- Need someone in middle (advocate) to sort things out - support services.
- Need grass root input into ongoing policy
- People with disabilities - need alternative housing
- Home ownership not always right thing for low income people with disabilities. Need good quality housing for small groups of people with disabilities

### **Priority Question: What is the one thing you would do?**

- Affordability core issue in places where people need to live, suggested to make decisions re home ownership.
- Seamless financial support between government and banks.
- Policy must be permissive and flexible rather than prescriptive - policies must have people at the core. Right to shelter, water, food, economic development.
- Start with people, vision, interest, then wrap around services for many paths flow into home ownership.
- Home ownership end goal - independence rather than dependence - different programmes - mix of programmes based on where people are - different stages and steps - need certain things first. If in safe housing - people who connect houses and people to services - different parts of government working together - people need to be healthier at point own own home.
- Compliance is an issue but biggest issue government models of distribution - based on cities - look at government models of distribution in rural areas - Aoraki - similar cases to Kaipara - distinct bureaucratic model - capture highest population, say delivered - Iwi areas span multiple councils - lobby central government - Ngati Whatua huge population and partly rural - new model - 10/15 years - what will policy look like?
- Policy needs to be inclusive of all communities.
- Support services that help people transition.
- Housing support co-ordination - deal with non-housing care home catalyst for all other issues - start with relationships - those in emergency housing, walk alongside - people's lights go on at chance to buy own home - so many different people in line with different promises - about trust and credibility - need to ensure support services are there delivering.
- Collaboration with government agencies - about willingness, but problem with other agencies - like buy-in from other departments (Police, Courts) not just main ones.
- Need leaders from agencies instead of messengers, need the movers.
- Community Housing Emergency - Iwi/Hapu - RHP - HNZA Rental - LDRL - Mainstream
- Aspirations - people not being dependent on state - have a positive mindset towards home ownership
- Models government currently have for distribution - putting bulk of houses in Auckland -

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- current model - lets capture largest population we can - say we've delivered.
- Home is the catalyst for all other issues. Establish relationships with people in substandard housing / crisis
- Many people still want to own their own home
- No connection between different programmes
- Government agencies need to integrate not iwi need to integrate
- Require forum which focuses on housing – regional – movers and shakers – HNZN needs to resource it
- Intersectoral approach
- Big gaps - banks idea of low income \$80K - won't touch Māori land
- Niches of people can't access bank resources
- Strategy doesn't get to grips with local and regional needs - everything is just averaged out
- Families rented state house / no-one thought to own own home - need education / study real estate
- Family benefit / capitalise on the family benefit
- Government need to be able to support / educate people who want to own their family home
- HNZN - LDRL - if income over \$50K not eligible for LDRL loans - Kiwibank \$55K limit - \$5K gap. Some people who have been through programme are subsequently turned away
- Inconsistency - LDRL - need to save the 3%.
- Family benefit- at that time no loan sharks
- More funding
- Coordination of services (wrap around)
- Get healthy housing index - ensure every single house in NZ meets that standard
- Dreams need more emphasis in pushing for funding
- Prioritising housing as key social development priority for the housing
- Need cheaper housing construction costs.