

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.

Christchurch General Session – 17 June 2004

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

Community Needs/Plans

- Mix of people (needs) in community housing
- Need to identify needs of community
- Impact of planning decisions on communities
- Population policy influences - tourism policy implications - displacement of people
- Need stable housing - keep connected to community - health - school
- Scope - size of problem - town by town - aspects of problem - nationally/locally (big picture)
- Co-ordinating planning
- Planning - a regular review process of housing needs and strategies
- Mixed strategy - not a "messianic" response (single solution)
- Type of housing needs to match the needs in the community, eg: large families = large houses
- Increase in ageing population: need to plan now - warm, small, environmentally friendly, modern accommodation for today's elderly who will be foregoing their old existing accommodation.
- Understand speed of change of future and related planning periods relevant to that, ie: is 10 years too long to plan for

Social Housing Partnerships

- Partnerships on housing, eg: Church groups, community groups, CCC
- Need more partnerships with - local government - private - churches - central government - community
- Partnerships within the community, eg: power companies, Salvation Army, council, government

Home Ownership

- Low/middle income earners - cannot buy/not likely to
- Greater home ownership - contributes to sense of belonging and security - social good - investment
- Bring back home ownership – family benefit capitalisation
- Housing support available in lump sums for people to purchase houses - controlled
- Priority for first home owners
- Home ownership specifically
- Expanding mortgage guarantee scheme
- Education for aspiring home owners
- Opening up more land for building
- Home start loans and other schemes
- Ballotted sections
- Tax incentives for home owners
- Opportunity to purchase HNZN home with proviso that the social stock is replenished
- 99 year - leasehold arrangement, no deposit, equity sharing at termination
- Flexibility of ownership structures
- Support saving for housing deposits - government sponsored
- Retirement savings incentive to ensure investment in housing still possible

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Social Housing

- Level of support varies eg: prison releasees, health issues (mental health)
- Build more houses
- Upgrade existing
- Well maintained properties
- More social housing but not necessarily government control
- Tax relief for landlords providing housing
- Support packages for difficult / disadvantaged tenants
- More support for supporters - in the agencies / community organisations
- Study - % social housing v private housing (rental)
- Building up third sector housing
- Funding by central government primarily
- Building up capability of sector
- Social housing - greater quantity of stock
- Quantifying actual need for this
- Government as banker - commercial banking sector not able to meet needs of social housing sector
- More "supported" accommodation
- Government needs to facilitate re-allocation of existing housing stock towards better utilisation
- Sell properties with high value, eg: \$500,000 and build more
- Move tenants out of state housing when their income reaches a level where they can pay market rent
- Government to build relationships with their tenants and ensure the house is adequate and the tenants needs are being met.
- Increased provision of houses by Housing NZ - more income related rental properties (reduced waiting list)

Housing Design

- Quality of homes - health issues - energy efficiency
- Future design of houses - energy - health
- Energy efficient
- Extending existing properties on full sections to create larger homes.
- Better design of housing complexes and recreations / green space
- Diverse provision for diverse families and communities
- Flexibility / adaptability / modifiability of physical structures
- Low maintenance, durable quality, sustainable, energy efficient

Whole of Government Approach

- Connections with other policies - economic development - connected thinking and approaches
- The strategies need to involve all sectors - state, private rentals, housing market.

Regional Approach

- Forecast by locality - regionalised approach - even within City/Region

Private Rental Market

- More support with landlord / tenant
- Professional property management

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- Code of practise for landlords
- Interest from Bond monies to be returned to tenancy or advocacy services
- Incentive for landlords to provide lower cost housing
- All landlords should be regulated
- Effective control - National housing association
- Study - % social housing v private housing (rental)
- Security of tenure in rental properties
- Tax disincentives (capital gains tax?) (not unanimous!!)
- Tax incentives for continuing tenure (esp Social housing rentals)
- More "professional" managers encouraged
- Education for landlords (incl. investment advice)
- Cater for long term tenancies
- Better maintenance in long tenancies
- Security of tenure for older long term tenants
- Provide long term security for single women and men with children
- Incentives for private landlords to provide very long term tenancies
- Professionalise / stabilise rental market
- Review RTA - readdress balance of use by tenants and landlords. Fairness for all parties develop relationships with private rental providers
- Fundamental shelter not a speculative business - either private / public or rental / ownership
- Stop supplementing landlords income through accommodation supplement
- Strengths
- Meets a need
- Responsiveness
- Flexibility
- Character
- Weaknesses
- More incentive for people to be landlords, eg: less home owners - more houses per one owner
- Accommodation supplements rent increases / encourages
- Quality - needs minimum standards
- Ability to get maintenance is limited
- Professionalism is varied
- Lack of independent advocacy and support for tenants
- High pressure creates a poor environment for tenants
- Attractive to overseas investors
- NZ dollar
- Improvements
- Incentives for 'good' landlords
- Access to better training, education, benefits (eg: tax/rates)
- Readjustment / re-examination of tax system / rules (eg: capital gains tax)
- Sustained counter balances, eg: mix of state/public/private
- More benefit for 'local/NZ' people.
- Negatives
 - Cost, eviction (for rent increase)
 - No stability / security of tenure
 - Maintenance neglected
 - Driven by money (some)
 - Power imbalance between landlord and tenant
 - Less money for families
- Positives

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- Meet a need
- Choice and diversity - if \$ is not issue
- Review of accommodation supplement
- Lower commitment option for some - no rates (? indirect), maintenance, insurance
- Possible improvements
 - Certificate of fitness - ensure quality housing
 - Penalty for poor quality
 - Incentives for secure, quality long term tenancy
 - Education of private landlords - rights/obligations, costs, maintenance schedules etc.
 - Better redress for emergency poor quality
 - Inspection / monitoring during construction more frequent
 - More stringent quality standards - better regulation
 - Regulate for energy efficiency / sustainability appropriate for local climate
 - Certificate of Fitness (in rental market)
 - Offer incentives to landlords to keep properties maintained and at reasonable rental
 - Encourage families to stay in homes longer - social outcomes improved - education programme in place
 - Analyse why people move - costs to society vs \$ of keeping them in houses
 - Payment direct to landlords from WINZ and employers for rent
 - Increase the number of houses managed by property agencies - quality of house maintained.

Local Government Role

- District councils have a Housing Strategy (LTCCP)

Affordability

- Accommodation Supplement - move threshold from 25% to 30% but use the money saved in ways that are more effective, within housing eg: change AS formula from 70% above threshold to full subsidy up to max.

Housing Quality

- Warrant of fitness for houses - considers warmth, quality etc eg: Qualmark
- Better quality and comfortable homes
- Certificate of fitness - rating
- Code of practice for landlords and owners
- Code of practice for property managers - professional standards
- Increase bottom line quality standards for existing and new housing and enforcement of these
- Tenant advocacy
- Re: certificate - benefits for good landlords - incentives for compliance, improvements
- Education re rights / responsibilities and reality of being a landlord or tenant
- Landlords required to have and comply with a housing maintenance plan
- Strategy to increase apprenticeship opportunities and quality of training.
- More national super to free up investment residential property

Specific Housing Needs

- Consideration given to - ethnic groups - disabled housing as priority - students?
- Communal units for younger people
- Migrant needs, eg: larger houses at affordable cost
- Need to know more about young people's aspirations re living arrangements and other

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changes.

Banking/Finance Models

- Need new financial mechanisms
- Education sector - reducing liabilities people are facing especially women
- Co-operative banking models - reduces cost of eg: mortgage by reducing interest (Swedish model)

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Home ownership: should the government be helping people to buy their own home? And if so, how?

- Supplementary loans
- Family benefit
- Ballot sections
- Home ownership account
- Review student loan situation
- Incentive based system
- Better integrated - planning
- Examine possibility of residency restrictions - requirements - re purchasing property
- Flexible schemes, ie: no interest
- Young people - government purchase property - tenant gets 99 year lease and pays % of income, until house paid off
- Mature - access to affordable ownership housing - no deposit - one income
- Yes - mortgage rest : portion of mortgage interest free for a period and suspended for that time
- Lease to buy
- Sell some state stock but preserve or increase actual stock numbers - also sell to existing tenants if they choose
- Capitalise accommodation supplement / family support?
- Savings incentive programmes
- Partnerships - local bodies, NGO's and communities, private sector
- Controls over stock quality to avoid high maintenance costs
- How? Re-establish first home incentives
- Swedish 'JAK' saving scheme?
- Superannuation scheme improved - invested in housing/local economy - to stop 'exorbitant' investment in houses/property
- Reflect cultural values - eg: Muslims borrowing habits
- Capital gains tax? - Australian example - government assistance - money back into helping first time house buyers.
- "Connected thinking" - need to be relevant to every party - working collaboratively
- Better use of "people" capital
- More residential lands? / Smarter use of land
- Better city plan mechanisms

Affordability and accessibility - low incomes - disadvantaged

- Assess people's needs
- How many fall into this category
- Types of housing required
- Ensuring a diversity of housing so people can be housed in properties suitable to their needs, eg: number of bedrooms, close to relatives and amenities
- Local bodies need to monitor standards and building developments to ensure they will meet the needs of future communities
- Expand the long term housing leasing programme with the private sector
- Partnerships - community housing initiatives (third sector)
- Research into triggers into home ownership
- Impacts of demographic shifts - infrastructure of which housing is a major factor - wave of immigration/repatriation
- Tax incentives for investors and also for first home buyers - need for much more innovative tax policy; to create economic activity and wealth real issue for community groups / institutional investors.

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- Disadvantaged - not enough support for people who are in community - support for person in need
- Low income - accommodation supplement - look at age of children - community housing - income provided by one provider
- Improved quality of service from HNZ
- Supports to ensure settlement and stability to ensure a good tenancy - guarding against social isolation - health (physical/mental)
- Benefit redirection to approved providers, including rent
- Recognising ability of support networks to assess situations
- Re-examine tax rules to remove excessive incentives to owning rentals (capital gains? Depreciation rules?)
- Support expand
- Non profit / third sector low rental (eg: via seeding grants) - security of tenure
- Housing co-operatives - collective
- WINZ - direct payment of rental only if landlord has certificate of fitness - good quality and reasonable rent
- Emergency short term accommodation
- Low interest or write off loans for property maintenance - with lien on property to ensure landlords stay in the business (lose loans if sell within short term) (& energy efficiency)
- Incentives to keep rent low (reduce turnover, transience, moving costs and need for emergency)
- Social housing to support those whose circumstances may lead to loss of accommodation
- Address energy poverty / environmental issues
- Real estate / letting fees paid by landlord to support access to quality property management services
- Support first home ownership - low interest loans no deposits not paid till house sold

Capacity and Capability

- Where to find funding for needy groups
- Contact local property investor assn with specific needs. They may be interested in converting or building
- Explore opportunities with innovation fund
- HNZ could employ contractors to build more stock, rather than use private sector tradesmen

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Are the six areas the right ones?

- Yes, but is the priority of the areas correct / proper?
- Needs to be long term plan
- What happens next??
- Who monitors?
- What happens if government changes?
- Has to be continuous and consistent.

- Probably yes, but unsure of priority in strategy for those with specific needs
- Yes but long term planning, what happens if government changes?
- Yes but no specific action points for those with diverse needs (action points in each chapter?)
- Fill the gaps in commercial / financial world
- Social / economic issues
- Maybe regional strategies

Something missing

- What overarches all 6 areas
- Social and economic issues
- Housing strategy for each region /area
- Perhaps through LTCCP
- Making a difference: change tax system - incentives / disincentives
- More emphasis on the diversity of needs
- This needs to be targeted at specific needs rather than as a general policy
- Deal with instances where existing tenancies are falling apart
- Develop new processes that fill the gaps in the commercial financing world which currently work against social housing (because there is not a dollar to be made) eg: compliance costs, mortgage guarantees, venture capital.
- Co-operation and information sharing among government departments and other key players.

Priorities

- Certificate of fitness for rental accommodation with incentives for landlords
- Redress declining home ownership - lack of government super scheme
- Capital gains tax
- Incentive tax systems
- Education and advocacy most important and not recognised in priorities
- Warrant of fitness for rental accommodation linked to incentives, eg: direct payment of rent.

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Submission

Ola Kamel - Chair Egyptian Ass.
Former spokesperson on Muslims Association

Renting

- Safe home means safer society
- Healthy family means healthy society
- Migrants and Refugees - maybe they have different needs, but always same needs about housing
- Process of settling down housing is very important!!
- Poor housing quality
- High rent
- They need 3 bedrooms or more - large families
- Cold houses - being from hot countries - high power price - no help from landlord to install good heating system
- Study case a migrant paid until now up over \$80,000 rent - this could be 1/3 of the house price
- There are no rules on landlord to maintain the house in good way to leave in
- There is no control over landlord raising rent and in the other hand they do not lift a finger in maintenance
- Before building new houses fix the one exists first
- Waiting list HNZ is 900 in Christchurch, nation-wide 12,000, accommodation supplement limited to \$100
- HNZ staff do not respond to tenants requests
- We go to private rent which is in Christchurch 2 bedroom \$260 - \$310 / 4 bedroom \$320 - \$350
- Private market discriminates against migrants and refugees - I have cases!!
- Need to have a person or two from the migrant and refugees to work with HNZ to be a liaison between the two groups
- Real estate discriminate against migrants.
- For Muslims it is not acceptable to pay interest because of their Islamic faith
- Kiwibank scheme is not helpful! Why
- To find a deposit for 3 br \$280,000 - 5% \$14,038.95 / 10% \$28,000
- From where migrants or refugees can find this amount of money to pay as a deposit?
- Large family - 4 br \$325,000 - 5% \$16,250 / 10% \$32,500
- Need a no deposit option to buy house for good credit history and no debits
- Or to have a scheme for rent to buy in the private market - no deposit
- Or having a scheme where HNZ buy from private sector and help refugees and migrants to buy from HNZ