

WELLINGTON ETHNIC MEETING 30 JUNE 6.00 pm

What Should NZ do to plan for future housing need?

- Why not improve area, not just housing eg poor areas like Porirua
- Quality of housing in Porirua not as good as in town
- Standardise quality of housing throughout New Zealand
- Depend on people in community to make area presentable
- Complaints to health about maintenance and dampness – no standard across the board – standardising the processes
- People don't know process for regulatory housing quality
- Quality issues raised with inspectors but nothing done
- People complain because care about houses
- Many people moved from Porirua to Kapiti – because didn't like HNZA stock and could get subsidy in Kapiti
- Landlords have a problem with maintenance – want return rather than spending back on house
- People have no choice of moving from HNZA house
- Dampness problem – need for ventilation
- Dampness – Taita/Naenae/Lower Hutt, health problems – asthma
- Refugee families some 10 members in 4 bedroom homes
- Who no authority to support tenants
- Relationship between HNZA and RAS? Needs to be looked at
- No match between demand and availability of housing
- People (refugees) settled in houses that don't suit them
- How many houses in Iran/Iraq have 7 rooms? Some expectations are unrealistic
- Some requests unrealistic
- Housing policy direct number of people in 1 room not family policy
- Refugees and migrants trauma – Somali families 5-10 children – on waiting list for a number of years
- Large families – give larger supplements/assistance eg Accommodation Supplement
- Consider families as a whole unit rather than micro/nuclear families
- Private sector may be more flexible re family numbers than HNZA policy \cultural sensitivity needs to be brought in
- HNZA/local government housing all designed for NZ families – look into and accommodate ethnic needs – community role?
- Used to be rent to buy policy
- Who would fund role of ethnic communities in providing housing?
- Consider proportions of HNZA tenants who are from ethnic communities
- Issue when people become dependent and don't want to move even with good jobs
- How need 2 good incomes to buy – innovative ways – consider rent to buy
- How much is Kiwi dream relevant in other cultures – important especially for refugees (sense of belonging)

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- Problem of saving for a house
- Not possible for refugee to think about owning for first 4-5 years and then – can I own or not my land, not my country – will it mean I own the house, the land – people don't know what the situation is.
- Joint house – 2/3 people – not every refugee is poor
- Only about \$20 difference between AS and IRR – reason HNZC home because afraid of private landlord – could be kicked out etc
- If can build houses and has land – HNZC build better quality – sell and on low interest
- Need build more houses – easy low income buy low interest
- People wish to buy houses
- Many refugees and migrants came who came in the 90s went to Australia because couldn't afford to buy here
- Interest a problem for Muslim communities
- Islamic community – change a lot of interest (Iran) – interest issue not the case for all Muslims
- People move to other countries because of interest and Islamic banks there
- Are there Islamic banks in NZ?
- Banks looking at possibilities here
- How HNZC venture with other organisations
- More Kiwibank criteria easier for lower income families
- Low income people face same problem with banks
- State Advance loans did adjust to amount of income in 1970's
- Have period of time 10-15 years interest free
- Security on issue in private rental sector
- What role could communities play?
- Housing problem worldwide
- Look at how socialist countries approach built and housed thousands of people
- Many communities struggling to meet own needs – asking too much – look at role of communities in providing housing
- Solution – establish support, bank for group of people according to needs
- Policy also needs to meet needs of individuals.
- Community project could work inter-community project, multi-community project and Government/private sector lending gap
- In African country by 40 need to own a house
- Families need a central place to gather – simplify criteria for larger families
- Central/local government work together with private investors and community – all stakeholders need to work together
- As landlord – charge a responsible rent to encourage people to save for a home
- Invite leaders of communities rather than heads of organisations to talk about how
- No clear agenda
- Quality of HNZC housing should be the same in all areas. Houses in Porirua are not the same as houses in Karori

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- Private and HNZ houses – Newtown, Porirua complaints about leaks, dampness. There doesn't seem to be a standard. People don't know the process for maintaining houses.
- People say they have complained and nothing has been done, even though people take pride in their houses
- HNZ stock in Porirua was rundown under previous Governments. People left the area. Why should you have to leave the area to get a good house to rent
- Landlords – private as well – do have a problem with maintenance. They want a money return rather than spending on the house.
- Water goes under houses – Taita, Lower Hutt, Naenae – leads to health problems – asthma
- Refugee families – often 10 members – houses only 4 bedrooms
- Match between houses and people is often not good
- Expectations can be unrealistic – in Iran we share bedrooms. But also it's a HNZC policy – they don't like 3 in one room
- Refugees have often been through a lot and are away from loved ones. Somalis – a lot of solo mothers with 5,7 children, and they are on the waiting list 3-4 years. Accommodation Supplement – needs to consider the size of family not just the area.
- Ethnic families like to be together not nuclear families
- Cultural sensitivity needs to be brought in – it doesn't mean lower standards – but mum and dad might like kids to sleep with them.
- HNZ needs to look at bigger families coming in
- Know someone who has been here 2 years and found employment, but still wants subsidised housing – he expects that as a right so there is that tendency for dependency.
- In Auckland, need 2 income to support a mortgage
- Owning a home is very important across all cultures, it's a dream
- For refugees, it doesn't occur to them for 4-5 years, can't even dream about it and then e don't know what the rules are, what a loan is. But if can't afford rent, how can they save for a house
- Sometimes the difference between HNZ rent and private rent is not that much, but the reasons they don't go to private sector is they are afraid of the owner and may be asked to leave
- If it is possible for HNZ to build houses to make it easy for low income people to own houses with low interest supported by the government
- That would solve a big problem. 90% of people in my community want to own a house
- People move to Australia because they can't afford a house
- And for Muslims, they can't pay interest, but if included in the one price, we can pay (not in Australia). Same in all countries – the Islamic bank does that
- Islamic Bank was here in NZ investigating. Kiwibank - could they lower the cut-off to open it wide – to low incomes.
- In 70's State Advances they would set up loans according to your income. The good old days. Why can't HNZ go back to the same policy

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- Look at the socialist countries – they housed thousands of families and solved the housing problem. Didn't they collapse?
- Impossible for Iraqi people here to apply to bank because they've only been here a few years. Just establishing themselves
- I think community projects can work – 3 areas to work through – inter-community projects, multi community projects, what Government can do to step in to bridge the gap
- Wish central and local government work together – with private investors and with communities
- As a landlord we charge tenants less, and say we don't want them to stay forever, we want them to save to have their own home

Are the six areas the right areas? Are there any gaps?

- Security not covered – racism and misunderstanding – don't get to choose neighbour – risky being around people consider are criminals
- Safety – National Front – people want to move
- Discrimination is a problem, particularly if it is an HNZC home – HNZC doesn't consider safety/security
- Multi complexes not suitable – make problems worse
- Big HNZC flats problem – people don't complain to HNZC
- People should be consulted before large group of people are moved in
- Education of communities – tension when NZ families on waiting list for a house and 'foreigners' get a home 'welcoming' – Powhiri – NZ cultural welcome
- Iraqi meetings with HNZC – noise a problem
- Frightening problem in big blocks
- Seminars for new immigrants on how to live in NZ – mentor when come (is a 6 week orientation programme for refugees)
- Need to show how people live in NZ
- Migrants because of levy receive programmes
- Important to develop communication, support between new settlers – inter-cultural community – ongoing rather than 1 short burst
- Inter-agency programme – grant to community to assist
- Levy – help migrant resource centres
- After 5 years – migrants buy a house
- When refugees not coping – impact for NZ – opportunity to own house
- Australia has better networks and bigger communities – businesses etc – dependent on Government
- Push up by families – important for new communities
- Community put fund together – and help family by family
- One area you might not have covered with the six points is security – people don't get to choose their neighbours and find it very risky being around people they consider criminals – drugs etc
- Yes National Front have beaten 2 boys badly – she says I can't live next door to them – it's a very important issue
- Different community heads getting together

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- People living in small apartments in complexes, they don't complain because things might get worse.
- A lot of single mums – could be worried about HNZC building – of these apartment and blocks
- If you are going to take 10 refugee families to a community or an apartment complex, they should talk to the communities, explain where they've come from. We don't do enough community education in NZ and people say why do we have all these foreigners here.
- Have welcomings – get them involved
- We've also got to have seminars for migrants – how to live in NZ – if someone can mentor them. Should be for all migrants, not just the refugees that go through Mangere. It's up to us (migrants in NZ) to show them how we live.
- Also important to develop rapport between the new immigrants and the people who've been here a long time. May need government grants – communities can't sustain themselves
- Relationships between employment and moving out of State dependency for refugees
- For migrants coming here for job opportunities, within 5 years and their buying a house – for refugees, longer, perhaps 10 years.
- Networks and warmer climate leads people to move eg to Australia – community support. Bigger scale and businesses, jobs and each family help others eg deposit to buy a house. Helps them up.
- When they go to Australia, the community here doesn't grow

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

- Having environment – health issue – chronic sickness – check safety
- Think closer communities – refugees – new – be with communities – ask what like
- Security
- Homes not carpeted – too cold
- Group of community together talk about rental – support home ownership innovation – involve community
- Improve housing existing standard and have people to monitor/check up on them
- Educate
- Design – based on large family structure
- Advise HNZC build more homes
- Solve problem (renting or owning)
- Bedsit – can't have couple under RMA but can in private sector
- Increase AS
- Change RMA to meet cultural needs ie 6 people in 3 bedroom room – culturally acceptable but not legal
- Security
- Enable Indian bank to come – policy

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- Whole apartments for different communities
- HNZC and private sector and community gaps
- Build well designed house – more further out but with transport and businesses (infrastructure) eg in Naenae not just Auckland at affordable rate
- Upgrade existing houses – comfortable – work with private landlords – subsidy so more houses on market
- Indian community – 3 jobs/business because stigma to be on a benefit
- Registered landlords
- Working with communities – ethnic representatives
- Give \$ back to communities to decide
- Build environmentally sustainable houses – alternative energies and play areas for children – innovation
- Look at places outside when decide areas – play and work spaces eg community centres/open spaces
- Increase housing stock – create employment
- Instrument of national budget – private sector increase stock
- Use refugee and migrant worker to finance housing
- More flexible policy HNZC eg payment – carpet
- Focus on neighbourhood
- Attitude of people to change relationships – areas want to take migrants but no houses eg Dunedin
- Safe house environment – health issues – check health and safety
- Refugees – like to be in environment with members of their communities
- Security (safety) and homes without carpet too cold for people with shoes off
- Design of homes – involving communities
- Improves standard or existing housing and help people to keep up standard
- Design house to allow for cultural structure
- Bigger houses
- HNZC build more houses and give Government upper hand in housing market
- Increase Accommodation Supplement
- Build whole apartment for each ethnic community (?)
- Build houses further out from heavily populated area, and have good transport
- Upgrade all existing houses to safe comfortable homes and work with private landlord, to subsidise them in some way to get more houses in some areas and secure tenure.
- Give \$ to communities to drive own housing, including areas and children room to play
- Increase housing stock and also create employment and create incentives for private sector to increase housing stock
- Put cupboards (?) and better community relations
- Use refugee and migrant skills to build houses – contribute to employment

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- Look a bit further away from the urban areas – places for children to play and for working in the land, and houses that could be sustained environmentally
- Working with the ethnic communities does work – education employ ethnic representatives

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