

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.

West Auckland General Meeting – 8 June 2004

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

- Shelter - who lives there and what do they need, how does it change? Culturally, ethnicity, age, families
- Elderly: homes - caravan parks
- Good vision
- Who links all strategies, ie: economic development, housing etc
- NZ wide - Make use of infrastructure in declining centres.
- Develop opportunities to attract people to these places.
- Relocate houses
- Housing NZ should be setting benchmark to maintain property standards

Identify Housing Need

- Start by understanding the demographic profiles of the regions
- Snapshots - reports from HNZA, local governments eg: Quality of Life report, State of the City report (Waitakere)
- Flexibility in providing / meeting need eg: design guides, Pacific design, Maori design
- Research (networking) multilevel
 - Govt Level - local central, non-affordable (who)
 - Community base level different levels of need
 - Education level - 10 years time
- Focus on 'few' families rather than bigger picture - more likely to be 'single person' '1 child' and 'older people'.
- Mental health separate issue / not really about housing
- Different age groups sometimes want to separate themselves
- Single men / women - could end up homeless - could be more as population changes - slip through the net
- How to find those who are slipping through the gaps?

Capacity and Capability

- Research (networking) multilevel
 - Govt Level - local central, non-affordable (who)
 - Community base level different levels of need
 - Education level - 10 years time
- Look at what other countries are doing

Home Ownership

- Key flexibility in Leasing Programme - not stuck with one type of housing stock in an area - moving away from the stigma attached to "state homes"

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- In terms of Home Ownership - Is the intended vision of the strategy home ownership or access to housing???
- Contributor - changing trends in social attitudes towards housing and home ownership.
- Issues: Whanau joining together to buy a house (urban) - usual to go home to iwi/hapu, re-home
- Change tenant mentality to accept long term renting as overseas, a feeling that the rental property is their home
- The price of houses is market driven. People make up a market. Leave it alone and let people decide.
- Govt home loans? No deposit
- 15% deposit a huge hurdle for some - into home ownership

Social Housing

- Taking into account ethnic group needs
- Need for "Third sector" (not-for-profit or minimum profit) ownership of rental portfolios.
- Back to holistic housing - whanau support
- Third sector housing tax breaks
- Plus funding for operational expenses, labour etc
- Transfer state housing into third sector to build momentum especially for groups that don't get great support, eg youth / sole parents
- Diversity of state houses within localities (As tenants' circumstances change they can stay within their community while moving to more appropriate housing.)

Whole of Community Focus/Plans

- The need to work collaboratively - whole of Govt, community.
- Working collaboratively - joint ventures: eg, balancing building costs to quality, inclusionary zoning (tool), developers' contribution could be used for community facility within a locality
- Role of community outcome plans : tell you what the community needs.
- Long term community outcome plan - getting the buy-in, have all the partners/players involved in the discussion process so everyone knows their roles - collaborative
- Getting community engaged in achieving what is realistic rather than a wish list.
- Mental health, wellbeing, holistic approach
- Community Plans
- Good planning
- Houses - networking together
- This is bigger than where to put the houses. Multi agency : multi issue
- Auckland - Access to the things people need, ie jobs, schools, recreation not just moving A to B but having better access to things locally - housing mixed in with other activities
- How much is a "diverse" community valued? If we really want it to happen - then how?

Affordability

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- Providing incentives to developers, HNZA to provide for affordable housing
- Education within agencies about affordable housing rather than just an economic justification - national visionary thinking - long term benefit and not just economic
- Improve housing by improving peoples incomes.
- Should the focus be economic development and better paid jobs to increase ability to buy/live
- Affordable accommodation – place housing where jobs are

Education

- Education within agencies about affordable housing rather than just an economic justification - national visionary thinking - long term benefit and not just economic
- Education - understand any community - consistent networking - identify space needs

Maori Housing

- Papakainga whanau homes in own communities??

Quality

- Minimum safety levels

Private Rental Market

- Security of rental tenure
- Change tenant mentality to accept long term renting as overseas, a feeling that the rental property is their home
- Tenants should get the same access to funds regardless of their landlord, ie private and state tenants should be treated the same.
- Tenure so short in NZ what needs to change to make renting a more viable and sustainable option?
- Issue: Tenant "responsibility" / "ownership" of their rental?
- Eviction only for just cause!
- Discrimination - education - private sector landlords - general public - about modified housing
- Most landlords won't let tenant in until bond paid - negotiate.

Markets Under Stress

- Increased supply of all housing in areas under stress. "aim for choice"
- Housing markets under stress - inclusionary zoning - lets look if it works eg: Queenstown
- Transferable development rights
- Bonus density if support affordable housing
- Innovative mortgages
- Reduced rates
- Tax incentives / write offs
- Housing trusts (other providers)

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- Provide advice on housing options / budgeting
- Better understanding of what is happening in Auckland
- Demonstration projects to show developers
- Grandparents looking after their children's children - what's the effect on housing

State Vs Market

- Reduces reliance on state / change in government policy
- Increased holdings by private sector

Housing Design

- Universal design should be more common / modified pty

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

- Is home ownership a goal? - Drive is cultural - ultimately own home
 - Renting vs ownership
 - Difficult to give a yes or not
 - Economist view - should leave it to the market, but personally everyone would like assistance
- Values vs the market
- If yes : what's the criteria/options
- Are we wanting to give people safe sustainable housing or are we giving them an asset?
- It's always good to have the option to be able to own home.
- Everybody has adequate housing for all, prior to owning own home
- Stability, security of tenure
- Government giving the option to people wanting to own house
- 1st home assistance programme, ie: Maori Affairs, Tribal bodies
- Loans on Maori owned land
- Home ownership - go back to 5% loans - budgeting for deposits
- Do young people want to own a home?
- There should be choice: If they want to own or rent
- Need a higher disposable income
- Education on how to maintain properties
- Any government assistance should not affect the housing market as low income people could be hurt by falling house prices
- No taxpayers would be subsidising others to buy an asset - question should be about access to good housing rather than simply encouraging ownership - would need security of tenure
- Yes/No - home ownership now so don't have to fund pensioners housing now or don't support home ownership now and fund social housing when elderly.
- Side note: If government not to help home ownership then tenancies should be fair and reflect life cycle of that housing need - get better turnover, ie: tenants in state houses should move to smaller houses when they no longer need it.
- Government could promote more information so know the choices and options out there
- Rent to buy schemes where people are paying a rent equivalent to a mortgage scheme
- Tenants should have the option to buy their property after say, 5 years, third party provide a mortgage
- Is a role for government - may not be financial assistance or ownership - make all options known.
- Not everyone wants to own their own home.
- Boarding / lodging only option for some people
- No the state should prioritise low income people into rental
- Accommodation Supplement a problem - subsidising the landlord - would put into state

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provision - so well housed - could offer mortgages

- Instead of mortgages, improve quality of life for those on low incomes
- People don't think about extra costs when buy a home
- Should the State be using money to assist people to buy own homes given other costs : could be crippled with other costs.
- Traditionally targeted at worker and family
- Single men / women on low incomes in forties : who looks after them?

Affordability and accessibility - low incomes - disadvantaged

- Affordability
- Issues: Income - increase minimum wage - lower & middle income
- Quality and community services are as important as the price
- Lack of job security and poor transport makes renting more flexible
- Improving affordability and assistance - not just low income households struggling
- People in emergency housing / homeless - need more state housing as bond more affordable and no letting fee
- Government policy needs to reflect the income of those accessing housing, eg: WINZ assistance to cover the letting fee (and bond at the right time)
- Lower lending, mortgages provided by third party to low income families
- Mentor to help people understand how they can manage money, property, savings, home ownership - budgeting services - extend these - partner - comes with the package of education - for those who are motivated want it.
- Not enough income - eg: widows
- Incomes decreasing
- Still trying to catch up from changes 1990s
- More options, more in work situations
- To many extra expenses (double set of rates), waste, water
- Cost of student / training loans
- Budgeting service before people get into trouble
- Raise the economic standard of NZ so people have more money available - more affordable.

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What strategies should the government develop to improve the private rental market?

- Right now, government is using the increase in the accommodation supplement to assist in this regard. Not a good long-term solution
- Government needs to look at what is a strategy to get the private rental market to provide houses for low-income earners.
- Incentives for people to build low cost housing
- Consult the market first! Develop policy from consultation with private sector
- If extremes in wealth and poverty in cities strategically arranged - urban planning problem!!
- Auckland CBD - no people to provide lower paid service jobs in city
- Poor transport to get them into city.

Strengths of private rental market

- Provides choice and variety - get diversity
- More properties available
- Agile - can meet market needs quickly
- Allows mobility
- Good return for investors
- Existence of Tenancy Services as a dispute resolution is really good.
- Provide access to housing stock
- Choice of locality - moving away from the stigma of 'state homes'
- Choice of moving at a cross section of community
- Flexibility
- Competitive market keeps rents reasonable
- Well regulated by RTA
- Human Rights Act, Building Act, RMA
- Renting is cheaper than owning
- Tenants don't have to pay for repairs
- Tenants protected from interest rate rises
- Large private rental market - but only in some markets
- Does offer choice / diversity
- Offers flexibility for renter in most markets / mobility
- Choice of investment
- Passive / investment and 'hands on'
- #'s of property managers low

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Weaknesses of private rental market

- No security of tenure for tenants
- Can cost to get into it, ie: bond, letting fee, rent in advance
- Can be high risk for investors
- People investing doing for money, no social conscience
- Small time landlords - too many of them and don't know how to manage them
- Q'n: HNZA doing a lot of good work here but is vulnerable when government changes, how stable is this? How can you guard against this? You can't?
- Private rents too expensive
- Prices stressful for refugees and migrants
- Low income families have little choice in private sector (take what they can get - could be substandard - poor quality)
- Problem in accessing the private rental market. Costs - 2 weeks rent - bond up to 4 weeks
- No security of tenure
- Discrimination - cultural, household size
- If security of tenure don't need to buy
- Not much guarantee on maintenance
- Lack of knowledge on tenant and landlord rights under the RTA
- Security of tenure (90 day notice)
- Rent to buy
- Tenant can't receive incentive for good behaviour
- Accommodation supplement pushes up rent
- Covert discrimination
- Time to get to Tribunal
- Property management market - poor / low capability (from both landlord and tenant)
- Subject to market forces
- Quality of product is very variable (usually skewed towards 'dumps')
- Returns aren't necessarily there
- No social responsibility beyond state generally - quick buck

Improvements?

- Letting fee paid by the landlord rather than the incoming tenant or the government could provide that fund
- How to be a good tenant - mandatory course
- Budgeting services compulsory
- Home leasing programme to be long term - lease to buy after a set period
- Changes to legislation on rent increase time frames.
- Small mums and dads - little experience in dealing with tenants
- Issue of quality of rental housing - extremely variable - a lack of control on quality - need some

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rules, incentives

- Incentives to retrofit insulation, barrier free access
- No institutional investment - some concern around skill level in management of rental properties
- Support for third sector and not for profit housing
- No tax breaks to help third sector housing
- Houses don't often accommodate safely four children in design / property management
- Don't accommodate diversity.

Capacity and Capability

- Leaky buildings - general confusion about roles and responsibilities - gap in what should be happening
- Certifiers of materials
- Local Government / Central
- Builders
- Lack of maturity / skills around property management market - need to share knowledge
- Legal frameworks not in place to be more innovative / doesn't encourage you
- Inclusionary zoning
- Joint venture (central/local/private)- also doesn't deal with real misleading problems
- Lack of incentives to support innovative ways
- Same parts of industry have always been in short supply / quality and may have building ability but not business ability
- Modern apprenticeships not meeting gap yet
- Quality standards
- Training
- Knowledge about Master Builders vs certified builder - how do public know who to use?

Other Options / What else is needed?

- If you meet quality standards, could get incentives from government
- Quality standards for investment properties
- Needs to have available housing in areas of work
- Flexible strategies to support this / many models
- "Controls" who can be private landlords (education)
- General need for understanding importance of renewal maintenance for all

Diverse Needs

- No actions! In the strategy
- Don't separate age and diversity
- Provide for cultural diversity

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- Provide housing choice within community, ie housing sector, zoning - local government
- Community development - needs, facilities to mix, mingle, events, festivals, early childhood, parks
- Start community development before redeveloping communities
- Housing sector to be flexible, ie: HNZ being more flexible with their investment.

Housing Quality

- Demonstration project with developers to build quality housing
- Invest equity
- Third sector encouragement
- BIA - WEAK This now come back on local government - and ratepayers cost
- Training in building techniques - apprenticeship systems.
- Changes needed to meet diverse housing need
- Find out what groups want to inform policy
- Plan ahead - understand what's happening in the future
- Culture is not static - we need to move with it - understand the needs - do communities (specific) want integration?
- Needs to be affordable if a house is adapted - should this be subsidised
- Need some kind of balance/flexibility.

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

- Legislate for a just cause for eviction - security of tenure in the private sector
- Buy 100's of houses to add to the state housing stock
- Incentives to encourage developers to build different types / mixed use
- Housing types / sizes needs to change
- Include ethnic requirements
- Involvement in housing choices (state)
- Development contribution
- Tax rebates
- Housing types for: single woman below national super / single males 40+
- Needs to be met by social housing
- More affordable housing
- Increasing AS just pushes rents up / not affordability
- State needs to target at every niche market - not just families
- Better building standards - people who are just able to buy a house are most hit by poor building quality - think new houses should be safe
- Inspections should be done independent of Council
- All buildings should have WOF regardless (checked regularly)
- Should take account of future needs / durable for next 40/50 years
- Security of tenure - only get 90 days - not acceptable when many will be lifetime tenants
- Fixed term isn't an answer to this
- Leasing (HNZC) great to get more stock but what happens when it ends
- RTA requirements / changes eg: just cause for eviction
- Need a justifiable cause for eviction
- Government should show that tenants matter and it's important issue
- Diversity of housing choices - good design
- Training of individuals so skills to build quality houses
- Building standards - better control / enforcement
- Design standards at outset to match mix of houses
- Income related rent (cap at set % of income)
- Still quality houses available (do we have to all own?)
- 3% first home buyer grant
- Alternative housing providers
- Inclusionary zoning - avoids stratification of communities. Retain mix
- Look at available / affordable transport systems
- Better understand housing needs
- Cost of infrastructure to support infill and increased densities

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- Mix up family types - eg elderly in with creches.
- Build trust with community and providers, eg HNZ - community development work (consistency)
- Better talking between agencies, eg: share what we are all learning through consultation (local govt & HNZ) - inform better design and decision making re: what people want.
- Continue to talk to communities work in (LISTEN - be seen to act on what hear)
- Problem owners of appts putting covenants in place to prevent leasing to HNZ
- Land use zoning.
- Affordability and accessibility being pivotal to the housing strategy.
- The concepts are fine but perhaps the language could be modified so that the concepts could be better understood eg: capacity and capability.
- Visionary meeting future needs vs community wellness practice
 - Bigger issues
- Employment
- Immigration
- Limited discussion - market - ownership - govt insensitive
- All valid questions, it's a government wide issue / solutions, eg: employment opportunities, health
- For those struggling housing is only one aspect
- What are the linkages with other strategies, not stated explicitly about how these are linked - how would we draw down experience / resources from other government agencies who should be involved - make regionally applicable
- Question government strategy to encourage people to move to locations where housing is affordable, ie: rural areas
- Making the (private) rental sector more viable, accessible, secure and affordable.
- Problems: - Land prices , labour availability, building costs
- Home Ownership - ie: extend Kiwibank home ownership / loan schemes - apprenticeships, training schemes
- Or accessibility to housing - BIA - get dictatorial - get tough.
- Include education for landlords - incentives for landlords
- MFE urban design leadership
- Economic development in the regions?
- Fix Local Government Act – inclusionary zoning
- Demonstration Project - commercial development - zoning - design
- Want to see diverse needs addressed across the whole six actions
- Short term need around emergency housing not touched
- Where is design?
- Inclusionary zoning - missed the opportunity to get this into LTCCP
- Look at capability/capacity - tools etc
- Change 'mindset' about security of tenure - it's OK/good to be long term tenants

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- Inclusionary zoning - affordability / disadvantaged
- Targeted income levels - low income / student loans / choices diminish if limited income
- Demonstration project - as to how inclusionary zoning / joint ventures could really work in NZ