

*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.*

## South Auckland General Meeting – 10 June 2004

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

#### Home Ownership: Should Government be helping people to buy their own home? And if so, how?

- Home ownership dream alive, but often not affordable
- Failed home ownership due to lack of integrity - need safeguards.
- Renting can be hard too
- Need to think about Mental Health clients needs.
- Personal debt an obstacle - need to encourage / teach people to manage own debt.
- Maintain community links through mix of housing to meet needs of changing family sizes.
- Strategy for education
- Good advice to protect purchasers (Debt management)
- Policy on home ownership
- Address obstacles for low income people to finding a deposit
- Strategy to address different level of need and move people onto sustainable housing that meets changing needs of families.
- Encourage developers to build mix of housing, ie area and mix of private/state.
- Home ownership will remain an important aspiration
- Security and stability for individuals and communities important
- Incentive programmes for home ownership eg: deposit and home ownership programmes
- Also need viable alternatives to home ownership.
- Need for more 'State' intervention and regulation - assistance with deposits - low interest mortgages for all - get whole community buy in and support - less 'political' if assistance available to 'middle income' as well.
- Rent to buy
- Long term leases - intergenerational leases
- Different cultural attitude to 'house' - extended families.
- Contradictory driven - house as home and as investment /profit
- Need for alternative - not just State or private rental or buy own homes
- Is homeownership still guarantee against 'poverty' in retirement (rates etc).
- Building costs
- High cost of house prices - how will we know how house prices change?
- Motivation of families if housing costs low but house \$ still up and growing
- Families become dispirited.
- Home ownership still an aspiration regardless of socio-eco groups - how realistic for low income people?
- Why - stability, security, stake in community, eg: Maryvale - mothers and children - still want own house, security, something that no-one can touch.
- HNZC home ownership programme - buying, maintenance - education is great but needs to be backed up by deposit.
- Increasingly difficult for low and even middle income levels.
- Retrofit schemes income levels set at gap between policy and reality
- Quality, low cost housing - what is role of state?
- What is role of local government? - this needs to be clarified
- Labour market change - if in precarious job - mortgage 20-25 year commitment
- Auckland's property market grossly distorted. Ownership property prices & incomes - restricted site.
- Mortgage insurance scheme \$180,000 upper limit. Realisation that scheme workable for rest of NZ but now in Auckland - but Auckland is 1/3 if NZ's housing market
- Biggest problem with not owning own house is don't have equity and benefit from capital

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gain

- Revisit thresholds of eligibility for home loans, eg: Kiwibank
- Low interest loans required.
- Build more houses - Community development - access to transport and work, schools.
- Keep no sale policy of state houses.
- Start talking to young people to encourage home ownership. There is a change of expectations within the young.
- Capitalisation of family support.
- Migrant population has impact on housing "stress" cultural expectations as well as economic stability.
- Do younger people plan to own their own homes? Or do they choose not to?
- Home Ownership v renting - need some policy work around recognition of. If majority of population rent then they will have no investment (no equity) to pay for retirement / age related costs. It will fall back on government
- Families pooling resources to purchase homes
- Matching policy needs to be reviewed in relation to diversity and expectations
- Market segment challenge policy re myth 3 bedroom home is no longer relevant - 3 bedroom yes but not necessarily a quarter acre section
- Factor in cultural norms in housing configuration, ie: immigrant populations may not necessarily assimilate into Kiwi culture - links with matching policy
- Linking with disability strategy / older people's strategy incorporating aspirations for inclusion.
- HNZC Links Council are critical ie, joint philosophy of ownership. Infill housing could use older person's larger sections but that person doesn't move.
- Policy - local and national to encourage community spaces within housing areas for inclusive social needs for that area within walking distance, eg: not just parks but communal gardens etc, BBQ's
- Choice / flexibility
- Encompasses diversity.
- First homeownership
- HNZC policy change in regards to home ownership
- Need to look at what are the basic needs/wants - of families - shelter is a great need
- People need incentives to own a home and yes government should help
- Changing what NZ does want - renting - flexibility - job market - investments
- Having security of accommodation and owning own home is two different issues
- Needs to be more research in area - policy development on perception rather than facts
- Some with no or not enough income to own a home or even renting
- Deposit - how to people get this?
- Issues with community health customers - how do - community stress
- HNZC - policy in regards to saving/deposit scheme?
- Government must help to reverse reduction in ownership
- Affordability can lead to:
- Poor quality (wet/damp)
- Overcrowding - health problems - education issues etc
- Transiency due to lack of stability
- Services difficult to deliver if people move and can't be found
- So greater accountability for government agencies
- Home ownership is require to give families stability - education, health, employment, support etc
- Not the only option eg: Scandanavia and lot of Europe long term leases
- Needs to be more accessible
- Strengthen school education about money management
- How? Deposit assistance

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- Education about process, responsibility, maintenance etc
- Flexibility of current government assistance, eg: use bond for rental homes for deposit to buy.
- Total whole of family approach
- Capping on interest rates from money lenders
- More stringent regulations for hire purchase
- Local government's contribution to social housing = build community
- Quality control
- Work and developers to get mix of housing to meet diverse needs and to include social housing
- Consequences of Government not assisting - extra costs of health care / residential care
- Need to look at other models - alternatives - look at changing demographics
- Need deposit / mortgage assistance not just for poorest
- Is home ownership always the right decision
- Home ownership is one option - needs to be range of alternatives
- Growing needs demand dramatic action
- Who package - assist home ownership, boost employment in areas under stress
- More regulation of private rental market - better quality and more security.
- Expand scheme invest in property and have HNZA manage it - to include private rentals, ie: not income related - mom and pop investors (social investor) - tax incentives
- Resource community to provide sustainable affordable housing
- Housing innovation fund - pilot - cost shifting - responsibility shifting - sustainable!!
- Home ownership - stability - education/information - assisted deposit - rent - deposit (NZ Housing Foundation Habitat for Humanity
- 100% FINANCE
- Rent to buy
- Housing value can go down as well as up
- Control long term indebtedness without an asset

### **Community Design/Planning**

- Adequate supply in the right place for population
- Need whole of government / local government approach - eg co-ordination and employment, work & income - housing needs to be close to employment, transport, social and community facilities.
- Need range of housing sizes and types, ie: 1-2 bedrooms, plus some large homes
- Need good demographic information and integrated town planning
- Need community consultation about local wishes
- Increased immigration changes shape
- Mixed communities - ethnicity - home ownership/rental - elderly & families & single parents - mixed style of houses - terraces, town houses, stand alone
- Inclusionary zoning
- Social cohesion / diversity not homogeneous suburbs
- Promote regional development - take pressure off main centres
- Local / central government planning ('state interference' vs 'free market' ) - competing ideologies.
- Housing - transport - employment - education - social networks
- Housing is not about providing a house - a tradeable commodity
- Size of house have more to do with the change of lifestyle.
- Community support in housing or community housing.
- Prefer less density housing - houses with more space for cooking etc eg: size of rooms needs to be looked at and people different physical size.

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- Social networks important set up in larger areas.
- Regional development - external and internal migration
- Government needs to attract to other areas work / housing / services
- Transport / Education / Health is just as important as housing.
- Value shift in generations for home ownership the way we live.
- Create opportunities other cities to know that there is opportunities, more advertising

### **Private Rental Market**

- Need standards for quality of homes, eg wof for rental homes.
- Difficult to get rental property rather than homeowner

### **Diverse Housing Needs**

- Elderly / housing pensioner housing in 90s that had subsidies / housing funds for other agencies - extension of Home Lease programme

### **Social Housing**

- Ongoing need for social housing
- Concern about cost shifting to third sector
- Need for third sector support for disadvantaged
- Underlying is need to belong in community and have access to space for mental health not over crowding of space.
- More appropriate housing - larger homes - smaller homes - granny flats.
- The government need to house special needs groups, ie: Mental Health patients etc
- Supported community groups that are involved in home ownership eg: Habitat, Iwi groups, NZ Housing Trust.
- Assist landowners in building and lease of housing back to owners and trustees
- Community groups partnership with government regarding ethnic needs, eg: Asian elderly housing
- Government facilitative role for 'social housing'
- Could have more active role = 'affordable housing' but needs regulatory framework, eg: inclusionary zoning.
- Community provision likely to take long time to happen.
- Government support community provision to avoid ghettos - segment low income into high rise.

### **Quality**

- Need to be built into building regulations and standards now - eg universal design principles.

### **Affordability**

- Affordable housing
- The Australian situation - costs of building is cheaper than New Zealand

### **Planning**

- What is happening there? And in other parts of the world
- The history of home ownership in other parts of the world.

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- Do we have a good understanding of what will happen in the future?

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#### **Affordability and accessibility - low incomes - disadvantaged**

- Stable income essential
- Revisit thresholds of eligibility for home loans, eg: Kiwibank

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

- How to get a better private rental market which gives long term tenure, stability.
- Private rental market in Auckland - lot of turnover, small investors
- Issue with quality of professional management services
- No monitoring
- Legal costs of taking landlord through courts is high - Council go
- Caravan Park issues - what are options?
- Accommodation supplement - why target and not meet actual costs.
- Still disparity between private rental market and HNZN income related rents.
- Always playing catchup with housing prices and rentals.
- IRR - 12 week wait even Priority A. Greatest number on Priority C but reality won't be house available - but life on hold.
- HNZN look at sample of people in 'C' - what more do they need to sustain housing need.
- Private rentals - access, quality, affordability
- HNZN not enough stock

#### **Housing quality**

- Low standard housing - what is local government's role in ensuring standards?
- Stats NZ sample survey housing conditions - consultation raising as an issue
- If improve quality - will price go up?

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### **Are the six area the right ones? Is there anything missing?**

- Good coverage of details in strategy
- Would private rental market prices rise if accommodation, superannuation. rises and family assistance rises
- Difficult to see but could have local issues
- Had ways and means to do ONE thing in regards to HOUSING
- Means of getting families into home ownership
- Capitalisation of income
- Eligibility of accommodation suppliments and family suppliment at times
- Deposit assistance
- Home ownership support
- Education - maintenance - rates - water rates - who/how to get information - buying homes who can be trusted to give good advice
- Budget planning
- Community stability
- Target those that want a home
- Credit - how easy is it to get
- What is the broader framework that NZ HS sits in - eg: sustainable development, programme of action
- Show links to other key strategies
- Older people
- Health strategy
- Pacific development
- Regional economic development initiatives
- Mental Health blueprint - housing / isolation - depression (5% pop)
- Special needs need to be identified but also integrated throughout strategy

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

- Legislate to improve housing quality
- Build enough houses for every family
- Cheap loans to help people buy their own home
- Economic incentives for depressed areas to encourage employment and redistribution of population.
- Migrants / refugees
- Choice buying home / lifestyle / social life / leisure / mobility / exploration / travel
- Housing / lifestyle/choice/ priorities
- Develop partnerships third sector
- Share the workload - meet needs of people
- Understand historic basis of problems
- Regulate markets
- Avoid communities being forced out, eg: Ponsonby 1970's
- Third sector - identify gaps, address problems
- Low income - disadvantaged people - affordability improved
- Housing assistance
- Diversity of housing needs - Changes elements - older - special needs - young etc
- Capacity and capability sector / work - real estate - laws - local government/central government

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- Rewrite 1947 legislation on 'quality housing'
- Warrant of fitness requirements for private landlords
- Shelter for most needy eg: mental health and safety
- Bring in deposit assistance for first time buyers
- Bring all 3<sup>rd</sup> sector housing eg rural Maori up to decent standard
- Have an umbrella area - ie: not operating in silos
- Integration of existing policies and their impact on and relationship to the group being targeted by the housing strategy.
- Govt regulation in housing / rental markets for socially / disadvantaged groups
- Drop / avoid market driven rentals
- Spend superannuation on housing.

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