



Notes from the Housing Forum Affordable and Social Housing

Wednesday 20th June 2018

Present: Kirstin Waters, Claire Lawson, Jussica Rutland, Steve Polatz, Sue O'Shea Comcare; Maureen Mundy; Ruth Kenny Housing First; River Jayden StreetWise NZ; Daniel Hay ACTIS/LACCT; Maria Taylor, Andrea Kingi, Anita Albert He Waka Tapu; Mere Hibbs Burwood Hospital; Sandy Brinsdon CPH/CDHB; Chris Webber Peep Trust; Ethan Harrison YCD; Peter Freeman Mike Greer Homes; Janez Frelih MYKEA Homes; Chloe Adams Ara; Sandy Murchy Anglicare Development; Nicolasa Fuller Duncan Web MP Office; Ann Voice Te Puawaitanga; Kiri Williams Te Runanga o Ngāi Tahu; Bruce Rendall, Claire Milne CCC; Hester de Thierry OCHT; Paul Cottam CCC; Katheryn Smith, Indi Reid, Morag Brown, Louise Lewis Comcare; Jane Denton, Lynette Foster, Sharalynne Pollard, Rebekah Muir, Julie Pearce, OCHT; Leonie Stephen; Don Eastwood Waipuna; Rebecca Kime, Raewyn Pope MBIE, Fionna Chapman Waipuna; Alex Beaton Pegasus Health.

Apologies: Frazer Benson HNZC

Facilitator: Lisa Coulter TPA

Presenters: Bill King – NZ Housing Foundation; Geoff Butcher Community Housing Trust. Affordable Housing Options. Also Councillors Phil Clearwater and Glen Livingstone Also Otautahi Community Housing Trust, Methodist Mission, Comcare and Vision West Social/Emergency Housing. Housing New Zealand (apologies unavoidably detained) Ministry of Social Development.

Introduction: Housing forum not only about renting but also home ownership. In the first half presenters are going to share projects they are involved in to help people move into home ownership.

Bill King NZ Housing Foundation (HF): The Housing Foundation specialises putting people in first home, people in low/moderate income bracket. People working paying market rents but just can't save enough deposit for purchase.

Started 10 years ago Auckland Last year 200 household currently in programme. Most of effort in Auckland. In 2015 saw a move to Christchurch – 26 families into first home range background and situations.

Housing Foundation is a small group who work with people who fit the criteria average household income \$80,000. They may own 70% of the home (shared equity scheme) and HF work to get them up to 100% home ownership. Through this programme HF also offer budget advisory supports etc.

Housing Foundation does not do a lot of advertising. There is information on the website

<https://www.nzhf.org/> A lot people think HF are not an organisation to help them – please fill in registration form <https://www.nzhf.org/how-to-apply/registration-form> funding has decreased and you may not get an invitation to purchase a house - but if you register HF can show the need to push for more funding, so please register your interest.

Initially Christchurch homes were 50% government funded/subsidised, other funds were found elsewhere. Home ownership slowest rate 63.2% This is not going to change until we recognise other ways to home ownership models like shared equity, rent to buy, different ownership models.

Q: What do people look like in these types of ownership models?

A: First home buyers young couples some children – HF prioritise families with children – three to four bedrooms’ people one full-time one part-time income. Bank lending is 280k on average mortgage so the repayments are pretty much as market rents. They will have other costs rates insurance etc. but also have the stability of long term tenure.

Facilitator comment: A lot of people would love to own their own home see organisation like the NZ Housing Foundation and assume it is for someone else, when they are exactly the people suited to housing like this.

Lots people don’t get over the line because banks don’t front up. They can’t meet banks criteria (credit record, history of saving etc.) Housing Foundation will work for one two three five years to get them up to ability to get money from Banks.

Q: What is the threshold for low income?

A: You start with between \$65-95k gross household income. This includes wages, tax credits etc. Once joint incomes are over \$95K generally you can access the public mortgage markets.

Q: Given equity of access for many of the whanau who don’t sit near the beginning of the income. Do you keep ethnicity data as part of the information re families you support so you know which groups access your service?

A: Yes, we do, particularly when we have partnership with various iwi groups – maybe funding available for projects on iwi land. We don’t hold ourselves out to support everybody – narrow group we can support.

Q: Who are your funders.

A: In Christchurch in the past 50% came from government (money left in). Funding stream no longer there. Struggling to get funding to keep this thing rolling.

Q: You said the average purchase price was \$280K.

A: No that is the average mortgage. Average purchase price \$450k

Q: Do you provide housing for Solo parents

A: We have some households that consist of one parent plus children – It is often more difficult to meet the income criteria if single income earner.

Geoff Butcher – Community Housing Trust: gvbutter@xtra.co.nz - Trustee Project Manager. Community Housing Trust started about 4 years ago to shift houses from the red zone. This was generally done for the owners of these homes. Difficult for people to get money from banks to do that. Housing Foundation lent the Community Trust money to help people move houses and complete till they were able to get banks to loan a mortgage. Banks risk averse. Shifted two red-zone houses on our own behalf. Sold onto a Samoan Family, second family worked with mortgage broker – get debt under control then able to borrow (both eastern side of town). Greatest need.

More recent project is three houses – talked with community “what cost effective” Split large section and put three houses (no fences between) best suit extended families. Designed and built three homes on the section. The three-bedroom house \$330K back two houses \$535K three bedroom and two bedroom houses both have a garage. Biggest problem is try to find people to buy the houses. Worked with a number of families, but for various reasons they have not been able to complete ownership. Question: Did Community Trust build the right house? Although told was wanted/needed – unable to sell. Community Trust would sell those houses now to anyone. Can’t keep trying to sell to target group.

The houses would be very well suited to anyone in the social housing sector – if you know of some group that wants two or three houses please contact us. We would like to sell so we can move onto new projects.
<https://www.trademe.co.nz/property/residential-property-for-sale/auction-1665949097.htm>

Who can buy Community Trust property? Costs are as follows: Geoff outlined the costs including Kiwisaver, Homestart Loan, deposit and equity left in by Community Trust and accommodation supplement the cost of owning the home would be \$210 per week. Compared to renting this would mean it would be cheaper to own as opposed to rent. Given these figures CT would like to understand why people cannot get into a house. There are a numbers of factors. Firstly, Banks – banks are risk averse and if you have under 20% deposit it is difficult to obtain a mortgage, or interest rates higher. Secondly they are also risk averse when it comes to shared equity schemes. However, having said that if anyone is interested in buying these houses please contact Geoff and he will work through a process.

Glenn Livingstone and Phil Clearwater – Christchurch City Council

Councillors Glenn Livingstone and Phil Clearwater talked about and updated the forum members on the Council Home Ownership Shared Equity Scheme. The advised that the RFP had been released to providers.

In 2017 the Council endorsed an Agreement for Funding between the Crown and the Council for the Christchurch Housing Initiative to establish a shared equity affordable home ownership scheme.

Using a shared equity model, the aim of the Initiative is to help Christchurch households on modest incomes to buy their own home where they would not normally be able to do so given standard deposit and mortgage servicing requirements.

A Provider to operate the Initiative is currently being sought locally registered Community Housing Providers. It is anticipated that the Initiative will commence in a few months' time.

Update from Housing Providers:

5 Minutes to update the forum members what is happening and new projects and initiatives

Vision West – Nathan Beal – Emergency Transitional Housing. Moving into transitional housing space from emergency housing. Issues with motel emergency accommodation. Vision West 20 emergency houses throughout the whole city and across the whole city 1, 2, 3, 4 - bedrooms - 50 families through those houses in six months. 10-week average stay some over 6 months' others move in and out in same day.

Trends - seeing chaos and dysfunction families at coal face of homelessness.

Finding houses leasing 20 properties in open market is difficult - "cold damp mouldy". Issues dealing with landlords to do repairs and attend to other issues also difficult. Hats off to TPA and the work they do.

Vision West (VW) often find ourselves going in to fight for clients.

A further issue is tenancies ended. Why families come to VW. Usually fixed term no reason for ending – often antisocial – but rather than addressing the issues it is just easier to end tenancy.

Issues Vision West face can be a challenge – engagement issues, people leave badly, safety issues for staff challenging also.

Transformation and transformational change happens rapidly –Vision West see change dramatically; lives are turned around within 12 14 weeks' successes achieved.

Comcare Housing – Louise Lewis. Emergency housing service similar to Vision West, 62 flats in the community which Comcare rent from private landlords subsidised by MSD. Before that Comcare ran 20 emergency houses. Comcare have a number of years' experience. Comcare is an addiction housing service but the MSD contract allows Comcare to work with the general public. So many different people coming through with so many complex needs.

Trends - many people with ADHD, people with addictions and finding the time when that person is ready to ask for help is the key – when people are using they often don't want to deal with the issue. Timing important. Comcare are seeing a lot of women leaving violent relationships and people leaving prison without a lot of support.

Providing housing for individuals or maybe a solo parent with one or two children, which is different to Vison West.

Just over the period Jan to March this year 104 people in Comcare service. Number that entered permanent social housing was 30 in that three-month period, number that exited with no fixed abode 13. Shows majority going through transition housing is significant and Comcare are making a difference. Co-ordinators who work with teams on our emergency housing and Comcare have tenancy managers who work with tenancies. People are taking responsibility for tenancy – Comcare work with them up to three months to sustain tenancy.

Coordinators job to get them on social housing register. Four phases of engagement, find permanent housing, register or private housing; helping to source furniture; health plan; identifying barriers or needs to sustain housing. Co-ordinators also help them to prepare to move, physically, power community engagement etc. Stay then for a few months to keep tenancy secure and support tenants.

Currently Comcare is looking at trying to get feedback (the programme has been running since last year.) follow up with clients. Comcare have no real data about people once they leave the service. Need to record people to get data on whether they are sustaining housing. Some may not want to be contacted again, changed phone, moved etc. This is the project Comcare are currently working on.

Housing New Zealand New Intensive Housing Support Role – Unfortunately staff were unable to attend due to last minute emergency. We will invite them to the next housing forum to update the forum members about this programme.

Housing First Team: (HF) Housing First Team Leader Nicola Fleming HF have been going since May so in 4th week, very new. Contract is with MSD to house within those two years 100 people who are homeless or chronically homeless, 12 months' homelessness or periods of homelessness 3 years. Staff outreach worker "Ruth" (introduced to forum members) and three outreach workers to start next week caseload of 10. Will work with people intensively for up to a year – 2 years. Tough job to get houses from private landlords. Clients so far are 13 with 6/7 currently being assessed. Other staff - cultural advisor – homelessness count shows approximately 170 males on street 86% Maōri from North Island iwi. Cultural advisor from North Island Iwi also. Contact Housing First Phone number 0800HFCHCH 0800432424.

If someone is homeless send them to MSD/Work and Income – walk in and wait to be seen. When there is time someone will see them. Go on the homeless/transition housing register and be sent to emergency housing and housing groups.

Otautahi Community Housing Trust: (OCHT) – James Hadlee Tenancy Relations Manager and Jane Denton – Community Development Advisor.

Trust formed by Council 2016 – main reasons financial sustainable around housing. The Trust can gain financial advantages the Council were unable to access. Currently have 400 tenants on Income Related Rents (IRR). 2300 properties – major contributor to house those with housing need. Properties go as far as Templeton, Belfast, Banks Peninsular. 2000 calls a month.

First year maintenance City Council now putting maintenance work to tender – panel of trades and contractors – to maintain portfolio. Operational by 1st October.

Trust focussing on tenancy management model – four inspections a year – talking to tenants, understanding issues, problem solving, needs assessments and referrals.

Staff in Linwood Community Link, Work and Income Sydenham and more recently Hornby Heartlands.

Useful for tenants to go to locations closest to them and Trust to make connections with local communities.

New Property development manager Joel working on new builds and relocations. Land coming across from Council and loan will develop more social housing over time.

Tenant Engagement Strategy and Tenant Advisory Group. Representative of the voice of the tenants – how they are using our services. Feedback from tenant satisfaction survey 75% satisfied - higher targets. 63% happy with unit - room for improvement.

Jane Denton – Engagement with tenants – Tenancy Management Strategy – engage and activate potential of tenants – knowledge skills information to tap into. Strategy outlines how engage. Opportunity for tenant representation – smaller projects within projects, drawing out knowledge skills. Form trust with tenants. Each phase Strategy builds on previous phase.

1: Preparation (1st year) build trust resources, leaders, involvement and involvement of others.

Collaborative opportunities with key stakeholders, Communicate the engagement opportunities with tenants (what engagement strategy is about, feedback etc.)

2: Tenant Participation through the Tenant Advisory Group or (TAG) also tenants involvement separate small projects – within complex (gardening / anti-social behaviour prevention needs) or organisation wide - Housing Hero's – tenants nominate someone doing something beneficial for their complex.

3: Positive Community – sharing successes with others (newsletter) developing robust programmes – what works doesn't work – fine tuning. City wide tenant engagement model – making tenants aware other complexes.

Effective tenant involvement comes from knowing people, important issues, listening. Having tenants involved in process.

Ongoing TAG 19 members – solutions for different issues.

MSD/Work & Income - Denise/Wendy - Update about social housing register. Stats out every three months. At the end of March 552 on the social housing register, 417 on "A" priority and 137 on "B" priority. MSD see people put on social housing register and emergency housing register Single people having difficulty obtaining housing, high complex needs. Have a waiting list for people 29 men and 27 women on waiting list.

Emergency housing – immediate need before transitional – those waiting are in emergency housing until we can get them into that single accommodation. A lot single people cannot share – need their own space – animals another barrier to housing.

167 on transfer list – multi homes – anti social behaviour – violence.

Q: Is it necessary to have to go to Work and Income weekly to renew emergency housing?

A: National Policy – yes. (Discussion around this policy and access to MSD/Work and Income ensued).