

FORUM	Housing Affordability Forum
DATE & TIME	Friday 13 October 2017, 1:30-3:15pm
LOCATION	Beca, Harrington Street

Forum Members Present	Christine Ralph (Beca – Chair), Annie Hill (Priority One), Jo Gravitt (Community Housing Trust), Jo Wills (Sustainability Options), Simone Cuers (TCC), Bobbie Cornell (Housing Alternatives / It takes a tiny village), Ryan Plank (Closer Developments Co-founder), Dave Macfarlane (Property Developers Forum Rep), Cr. Terry Molloy (TCC)
SmartGrowth	Megan Rumble (Coordinator)
Other	
Partner staff	Phillip Martelli (WBOPDC)
Apologies (forum members)	Bernie Walsh (SG Manager), Roger Dowling (Beca), Tony Marsden (SILC), Kelvin Clout (TCC), Melissa Cox (Housing Alternatives / It takes a tiny village)
Previous minutes and matters arising	<p>The minutes of the previous 11 August meeting were accepted as a true and correct record.</p> <p>Previous actions</p> <ol style="list-style-type: none"> 1. New members drive by all forum members to advise Christine – Ongoing 2. Discuss an 18-month work programme including SmartGrowth Advocacy to Central Govt on behalf of HAF. Look at HAF Terms of Reference. Ongoing awaiting the outcome of The Housing We Need (THWN) work 3. Bruce Fraser to return, to the Chair, the previously collected information if it is not going to be used for the website – Megan follow up 4. Dave Mcfarlane to talk to the findings of his Europe travels at the next meeting – Complete 5. Christine to contact Jo Gravitt regarding Te Tumu structure planning workshop – Complete 6. Megan to include the Bi-monthly report link in all future agendas – Ongoing

	Action	
Update on Pilot Project		Discussions are taking place with a group and more information is likely to be available at the next HAF meeting in December.
	Action	
Report back on Shared Equity Workshop		<p>A very successful workshop with 100% attendance. Attendees have been invited to The Housing Needs Assessment workshop on 27 October.</p> <p>Scott Figenshow presented at the workshop. Presentation available upon request. He also left the 'Our Place' brochure file:///C:/Users/mrum/Downloads/Our%20Place%202017.pdf</p> <p>Christine Ralph circulated the shared equity products overview paper to the group (attached). It was suggested that this be circulated wider to show the broad range of options available. The paper has been provided to TCC already. The forum agreed they will work to getting a press article in the Bay of Plenty times.</p>
	Action	Annie Hill to contact Bay of Plenty times with regard to the shared equity products overview article.
Report back on Structure Planning Consultation attendance		<p>Tauriko West and Te Tumu structure planning workshop notes were circulated to the group Discussion followed and it was noted that next year the discussion will be more relevant to HAF in relation to housing typologies etc. The group should keep an eye on the plan change as it happens and continue to attend meeting/workshops. Early next year the conversation will begin around rules.</p> <p>It was noted how encouraging it was to see what was presented at the TCC Long Term Plan workshop.</p> <p>Omokoroa – Western Bay of Plenty District Council are organising a structure planning workshop for late November. Phillip Martelli noted they will be emailing details to forum members. Megan to arrange a member of HAF to attend once date confirmed.</p>
	Action	Megan to organise a HAF member to attend the Omokoroa workshop once date confirmed.
Dave MacFarlane – Learnings from Europe		Dave MacFarlane spoke to the forum about his learnings during his recent trip to Europe.

		<p>Russia, visited a 3D printing company/plant, printing the walls and framing of houses at this stage. Dave is continuing to follow this and has looked into a Ukraine company also.</p> <p>Estonia, alongside Scandinavia, is leading in prefabricated houses. Flat pack type prefabs.</p> <p>Dave visited a joinery company. PVC joinery. A lot lower cost than in NZ.</p> <p>SIPS – Structurally insulated panels.</p> <p>Dave is in dialogue with a company in Austria who works in cross laminated timber.</p> <p>Looking to bring a prefabricated company over to NZ and set up if possible.</p> <p>The material cost is causing houses to cost 35% more in NZ.</p>
	Action	Dave to continue to update the forum on any future findings/information.
SmartGrowth update including the Needs Assessment Report and Partner Forums Independent 'Health Check' Report HAF submission for discussion and the attached draft		<p>The Housing Needs Assessment report back workshop will be held 27 October.</p> <p>Christine introduced the draft HAF submission to the independent 'Health Check' report. Christine had put a request out to the forum for comments and received four responses which she has fed into the submission. Discussion followed and HAF endorsed the submission, which will be included in the agenda for the Strategic Partners Forum meeting Tuesday 17 October. The Strategic Partners Forum will work toward collating a joined up forum response to the research/report.</p>
	Action	
General Business For your information: http://www.scoop.co.nz/stories/AK1709/S00509.htm Planning Resource for Tiny Houses from Australia Healthy Housing Initiative Newsletter – Issue 1 – July 2017		<p>Ryan Plank, co-founder of Closer Developments gave a brief overview of Closer. The community property development company provides affordable housing. Working at present on a Welcome Bay development looking to provide 20-50 homes with the medium price of \$300,000 for a 80sq metre house and land package. Communal living.</p> <p>Looking to Western Bay land and support in this room and beyond.</p> <p>Ryan Plank - Closer co-founder ryanplank@hotmail.com 021 392 067</p>
	Action	Can HAF host the workshop on the way forward post 27 November - Megan to follow up on 8 th December
Key message for SmartGrowth Leadership Group		HAF strongly supports the initiatives in the Tauranga City Council Housing Strategy. Particularly the development of a housing strategy with TCC working together with Western Bay. HAF most

		<p>definitely want to be involved in workshops in the future developments of the strategy particularly regulatory and other mechanisms. The definition of affordable needs to be acknowledged that it is both rental and ownership sectors. It can be delivered by the private sector or assisted regime.</p>
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Meeting ended at 3.07pm. Next meeting 8 December 2017, Beca, Harrington Street, Tauranga.

Housing Affordability Forum OUTSTANDING ACTIONS

1.	June	New members drive by all forum members to advise Christine - Ongoing
2.	September	Discuss an 18-month work programme including SmartGrowth Advocacy to Central Govt on behalf of HAF. Look at HAF Terms of Reference. Ongoing awaiting the outcome of The Housing We Need (THWN) work
3.	June	Megan to include the Bi-monthly report link in all future agendas – Ongoing
4.	October	Annie Hill to contact Bay of Plenty times with regard to the shared equity products overview article
5.	October	Megan to organise a HAF member to attend the Omokoroa workshop once date confirmed
6.	October	Dave to continue to update the forum on any future findings/information
7.	October	Can HAF host the workshop on the way forward post 27 November - Megan to follow up on 8 th December

Overview of Shared Equity Products Offered in New Zealand (2016-2017)

Criteria / Programme	NZ Housing Foundation Affordable Equity Scheme	Queenstown Lakes Community Housing Trust Shared Ownership	Dwell Housing Trust Shared Home ownership	Marlborough Sustainable Housing Trust Shared Ownership	Habitat for Humanity Rent then buy
Income Range / Maximum [regional variations – AMI %]	\$55,000 - \$95,000	Minimum: as able Maximum: \$84,000 for a single person to \$127,000 for a 6-person household.	50,000 - \$95,000 depending on location of development and family size.	\$45,000 - \$85,000.	\$32,000 - \$70,000 Approx 40% - 80% NZ mean family income. Depends on Family structure/needs
Employment	At least one member of the household is in full time employment (35+ hours per week).	Within each household at least one member must be employed in full time employment (minimum 30 hours per week average).	At least one member of the household is in full time employment, working at least 30 hours a week.	A steady employment history in Marlborough.	No specific requirement but recipient must be able to demonstrate ability to meet HFH minimum payments
Residency Status	All Applicants need to be NZ residents or citizens.	Within each household at least one member is and will remain a New Zealand permanent resident or citizen.	The applicant needs to have permanent residency.	New Zealand citizenship or permanent resident.	All members of recipient family to be housed must have permanent residency
Range of Equity Programme will retain in the home	15%- 40% Example is 25 per cent	15% – 40%.	Depends on ability to service mortgage.	Up to 50% share of the market value of a property	100%
Minimum Deposit	\$10,000	5%	10%	\$5,000	\$1,000

Exclusion Criteria	Property must be primary residence. Excluded if: the applicant is a current homeowner in New Zealand or overseas. the applicant have other assets which would enable them to meet their own housing needs	Property must be primary residence. Excluded if: the applicant is a current homeowner in New Zealand or overseas. the applicant have other assets which would enable them to meet their own housing needs the property is used as a second home or holiday house.	Property must be primary residence Excluded if: the applicant is a current homeowner in New Zealand or overseas. the applicant have other assets which would enable them to meet their own housing needs.	Property must be primary residence Excluded if: the applicant is a current homeowner in New Zealand or overseas. the applicant have other assets which would enable them to meet their own housing needs the applicant is eligible for Housing New Zealand.	No previous Home Ownership Must have resided in the locality for at least 2 years Inability to obtain finance to purchase own home taking all assets into account The house must be for their personal occupation No Boarders Stable family situation
Annual Management Fee	\$500 + GST (\$575)	\$350 + GST (\$402.50)	\$350 + GST (\$402.50)	\$350 + GST (\$402.50)	None
Staircasing Rules	Purchase in 5% blocks, on anniversary of purchase, up to 85%. After equity is at 85%, the next step 100%.	Purchase in 5% blocks, after second anniversary of purchase, up to 85%. After Equity is at 85%, next step 100%	Purchase in 5% blocks, on anniversary of purchase, up to 100%.	Purchase in 5% blocks, on anniversary of purchase, up to 85%. After equity is at 85%, next step 100%	Not applicable
Area Affordable Limit for Kiwisaver HomeStart	\$650,000 (Auckland) \$550,000 (Christchurch)	\$550,000	\$550,000	\$450,000	\$650,000 (Auckland)