

<b>FORUM</b>	Housing Affordability Forum
<b>DATE &amp; TIME</b>	Wednesday 29 May 2019, 12:15 – 2:00pm
<b>LOCATION</b>	Classic Developments, 160 Seventeenth Ave, Tauranga

<b>Forum Members Present</b>	Libby Gosling (Classic Group/Chair), Christine Ralph (Planning Sector Rep), Max Mason (Habitat), Darren Toy (HNZ), Paul Taylor (Classic Group), Alan Dowman (Habitat)	
<b>SmartGrowth</b>	Megan Rumble (SmartGrowth Coordinator)	
<b>Other</b>	Terri Eggleton (BayTrust),	
<b>Partner staff / councillors</b>	Andries Cloete (WBOPDC), Cr. Terry Molloy Apologies: Phillip Martelli (WBOPDC)	
<b>Apologies (forum members)</b>	Tony Marsden (SILC), Jo Gravit (Tauranga Community Housing Trust), Cr. Kelvin Clout (TCC), Annie Hill (Priority One), Bobbie Cornell (Closer), Dave Macfarlane (Mantra Properties), Grant Dally (WBOPDC), Buddy Mikaere (Lateness), Vicki McLaren (Accessible Properties), Cr. Terry Molloy (Lateness)	
<b>Previous minutes and matters arising</b>		<p>The minutes of the previous 8 March 2019 meeting were accepted as a true and correct record.</p> <p><b><u>Previous actions</u></b> All previous action were addressed</p> <p>Max Mason wished to record that he is in attendance as an individual and representing Habitat not in his capacity as city councillor.</p>
	Action	Megan to make updates to HAF membership <b>post note:</b> actioned by Megan
What's hot		Christine R updated the forum on recent submissions made by HAF. A series of submissions were made in 2018 to TCC encouraging them to make changes to their residential zone provisions to allow for a more affordable range of housing typologies. The subgroup along with members from the Property Developers Forum attended a workshop where a range of options were presented and improvements were suggested. It is difficult to deliver more affordable housing particularly smaller homes given the existing rules. It was confirmed TCC are looking to make provisions for duplexes. A lot was discussed. There will be another workshop in July where another iteration will be

		<p>discussed. From there it will be decided what will be put to politicians in view of a notified plan change. It will be up to HAF and the other forums to front up to the politicians alongside council staff to encourage action before the election and to gain varying housing typology outcomes.</p> <p>Additionally, annual plan submissions were made by HAF to all three councils in late April and Christine R spoke to the TCC one at the hearing. Annual Plans have now been signed off.</p> <p><b>Question</b> - Is funding still allocated for the Housing Action Plan? It was noted the funding is secure however this needs to be confirmed.</p>
	Action	Confirm that SmartGrowth Housing Action Plan funding is still in place.
Update from Western Bay of Plenty District Council		<p>Andries Cloete provided an update on the WBOPDC proposed changes to key District Plan Rules. Phillip Martelli sent his apologies. Andries noted along with TCC, WBOPDC are looking to deliver range of housing options. View the PowerPoint slides <a href="#">here</a>. There is a working group in place with TCC – meeting every six weeks to ensure the councils are aligning.</p> <p>Questions and discussion followed:</p> <ul style="list-style-type: none"> <li>- Consultation programme and process? Andries noted workshops have been held, mainly in Omokoroa thus far. A workshop was also held with developers and consultants. Generally public consultation will take place after election – there is more work to do initially.</li> <li>- Splitting the plan changes like TCC? Andries noted council did consider this however councillors are keen to get it right the first time so this won't be going ahead. There are also other changes incorporated with this e.g. earthworks in residential zones. WBOPDC view is it is not worth the risk of not delivering what the communities want.</li> <li>- Tweaking the rules in existing areas to make it easier? Andries noted one can already achieve medium density (smaller than 225sqm per dwelling) in a number of areas with the exciting rules e.g. close to schools or adjacent to a reserve, walking distance to a town centre. It was noted more education is required around this in that case and the building industry needs to know where the opportunities are!</li> <li>- Key messages from developers? Do they know these rules? Would like more certainty that if they do something different that it would get approved, therefor enabling this type of development. It was noted smaller, more targeted workshops and meetings are needed.</li> <li>- Look at the outcome desired and then put provisions in place from there - ring-fence.</li> <li>- Need to do it now!! We don't have until 2023.</li> </ul>

		HAF recommends and urges the WBOPDC team to come back to HAF and include HAF in the next consultation round given the forum wasn't consulted in the first round.
	Action	WBOPDC team to ensure they include HAF in any future plan change consultation.
Update from Habitat for Humanity		<p>Max Mason, <a href="#">Habitat</a> Chairperson was present to provide an update on Habitat's operation and current projects. Max Introduced Alan Dowman – Habitat General Manager. Max provided an overview of the organisation – the key outcome to provide more affordable homes for lower income families. The organisation is an affiliate, charitable company, and therefore able to use the Habitat for Humanity branding a certain requirement is met. Max noted the organisation have built 75 homes in the wider BOP. The focus is on building smaller homes for families of modest income, assisting families to own a home. Subcommittee meets the family and then agrees, ensuring the choice is sustainable financially. Ensuring people are in the right employment or contract. Habitat are able to keep prices low due to sponsorship and grants. Successful families rent the home for the first five years which then becomes their deposit and they then take over repayments from there. Max noted Habitat have restructured recently mean 'Restore' is now profitable again. Further changes and review will continue.</p> <p>Alan provided an overview. The organisation began the year with 19 sections fully developed or nearing completion. Budgeting to build 8 houses this year for families in need. Currently starting on the fourth house. Budgeting a further eight next year. Alan noted Habitat have just purchased their next parcel of land which will be part of the development programme. He noted families are encouraged to convert their deposit earlier than five years if possible. The homes are a very modest affordable home, double glazed, heat pump installed, built on site. Alan noted the organisation are pleased with how it has come together, feedback from families has been excellent. The future is exciting and looks promising.</p> <p>Question and Discussion followed:</p> <ul style="list-style-type: none"> <li>- Standard floor plan or looking at other options? Further typologies? Generally standardised plan to keep to cost effective – keeping the balance. Looking to plan changes before introducing new models.</li> <li>- Not below value based on volunteers etc. Tradies paid normal rates. A lot do work for minor rates however. Often families do purchase for lower than registered valuation.</li> <li>- Looking to opportunity around Maori owned land. Does the family then generally within the Hapu/Iwi? Lease model or cooperative ownership model.</li> <li>- Money limiting fact? External funding allows Habitat to accelerate over and above the 3-4 houses per year which is needed.</li> <li>- Opportunities to be involved particularly for people who want to make a difference and pay it forward – anyone interested contact Alan</li> </ul>

		<ul style="list-style-type: none"> <li>- It was noted the BOP has done well in terms of continuing on with building and providing homes.</li> <li>- Excellent work - a tough balance given there is so much need in our communities.</li> <li>- Build costs - \$380k.</li> </ul> <p>Alan Dowman <a href="mailto:alan@innovative.nz">alan@innovative.nz</a></p>
	Action	Max and Alan to join HAF membership and keep the forum updated on the work of Habitat.
Report back on TCC plan changes workshop		This was covered off earlier in the meeting – see above.
	Action	Nothing to note
Update from BayTrust on the proposed shared equity model workshop.		<p>Terri Eggleton provided an overview and update on the proposed shared equity ownership model. View Terri's slides <a href="#">here</a>.</p> <p>Background - <a href="#">BayTrust</a> is one of the community trusts in the region covering Katikati, up past Te Kaha down to the middle of Ruapehu and all points in between. Originally, the money came from the trust banks. The business side was sold to Westpac which then created pools of money and trustees were appointed. Started with \$87m and now hold \$219m. BayTrust award grants to community groups and not for profit organisations throughout the region. Many years ago BayTrust started doing loan funding for eligible projects which could be paid back over a period of five years. When the GFC hit, loan funding was no longer. Terri then discovered impact funding. Over the years BayTrust have developed portfolios - housing, economic development (inclusive growth approach – benefit to the right people in the community) and environment. Through that work BayTrust were approached by The Housing Foundation NZ – not for profit entity. YouOwn have successfully set up the shared equity model who have had buy in banks. These two entities have said they would love to bring this into the area if we can provide a certain amount of funding.</p> <p>BayTrust are going through the due diligence process at present - rigid process - but are very keen to speak with interested parties - Terri noted substantial other players are needed to provide an additional \$3m first before this can be achieved- In the mean time in a holding pattern. More than happy to talk to other potential investors.</p> <p>Terri also wanted to raise awareness of BayTrust's ability to invest in social impact. Very interested in the housing space. Current investments with TCHT. Need measurable social impact – project specific. Criteria on website.</p> <p>Infrastructure on rural Maori land. Yes, if social impact, yes. Buying into one part of a bigger project.</p>

	Action	Anyone interested in discussing investment in the shared equity model to contact Terri.
Minister Twyford's visit media release for discussion <b>(Paper B)</b>		<p>Paper B - taken as read. It was noted NZTA have limited funds and no large roading projects will be going ahead in the region other than the safety components. No multi modal investment. UFTI project team will attend the next HAF meeting and provide an update – the base case report is due to be published in July.</p> <p>Discussion followed and it was noted if the sub region improves public transport ridership to the national average it would eliminate the need for these roading projects. If school buses were provided free of charge again a huge shift would be made – impact on peak times. How do you facilitate getting the free buses back? Where would the money come from? Targeted rates. Free buses into the CBD also something to look at.</p> <ul style="list-style-type: none"> <li>- Cr. Molloy noted a trial in place out of Welcome Bay and discussion around funding is being had. Looking to collectively fund it, discussion.</li> <li>- The change to multimodal will be generational, have to get infrastructure in place first.</li> <li>- Robert Brodnax, UFTI Project Director, was at the recent Cycle Tauranga forum and he was very strong on his intention to integrate cycle lanes, bus lanes.</li> </ul> <p>Need the affordable homes where the multimodal is. How do you get affordable homes in areas you're trying to intensify given the cost of land is going to be so high. High end houses to subsidise the lower end.</p> <p>Classic Developments have good examples in both Omokoroa and Hobsonville. Lowest around \$459k in Omokoroa. Mid \$600's in Hobsonville.</p>
	Action	UFTI project team update to be included on July agenda.
General Business		Darren Toy to update the forum on the proposed Urban Development Authority (UDA) at the September HAF meeting. The UDA is due to come into play 1 October with partial legislation. Full legislation mid next year.
	Action	Megan to send invitation for HAF meetings for the second half of 2019. Include Darren Toy UDA update on the agenda for September.
<b>Key message for SmartGrowth Leadership Group</b>		HAF requests that SmartGrowth proceed urgently to set the Housing Action Framework's work plan, targets and responsibilities. HAF would like a report back on this progress at the next HAF meeting.

Meeting ended at 2:07pm. Next meeting TBC

**Housing Affordability Forum  
OUTSTANDING ACTIONS**

May	Megan to make updates to HAF membership <b>post note:</b> actioned by Megan
May	Confirm that SmartGrowth Housing Action Plan funding is still in place.
May	WBOPDC team to ensure they include HAF in any future plan change consultation.
May	Max and Alan to join HAF membership and keep the forum updated on the work of Habitat.
May	UFTI project team update to be included on July agenda <b>post note:</b> A joint forum hui has been scheduled for 26 August 1:00pm to provide an update to all forums on the UFTI foundation report, stakeholder workshop outputs and next steps/future engagement opportunities.
May	Anyone interested in discussing investment in the shared equity model to contact Terri Eggleton @ BayTrust
May	Megan to send invitation for HAF meetings for the second half of 2019 <b>post note:</b> Awaiting confirmation on future meeting dates
May	Darren Toy - UDA update on the agenda for September.