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Kia eke kairangi ki te
talkaumātuatanga

Building the Future with Good Homes for the People

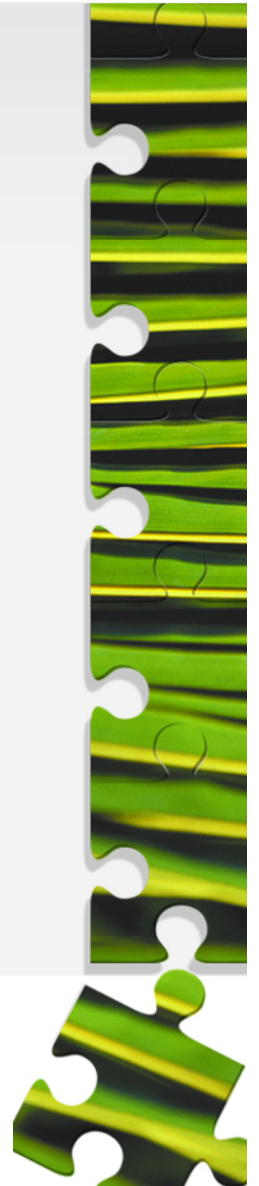
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28 November 2017

Ngāi Te Rangi Housing Workshop

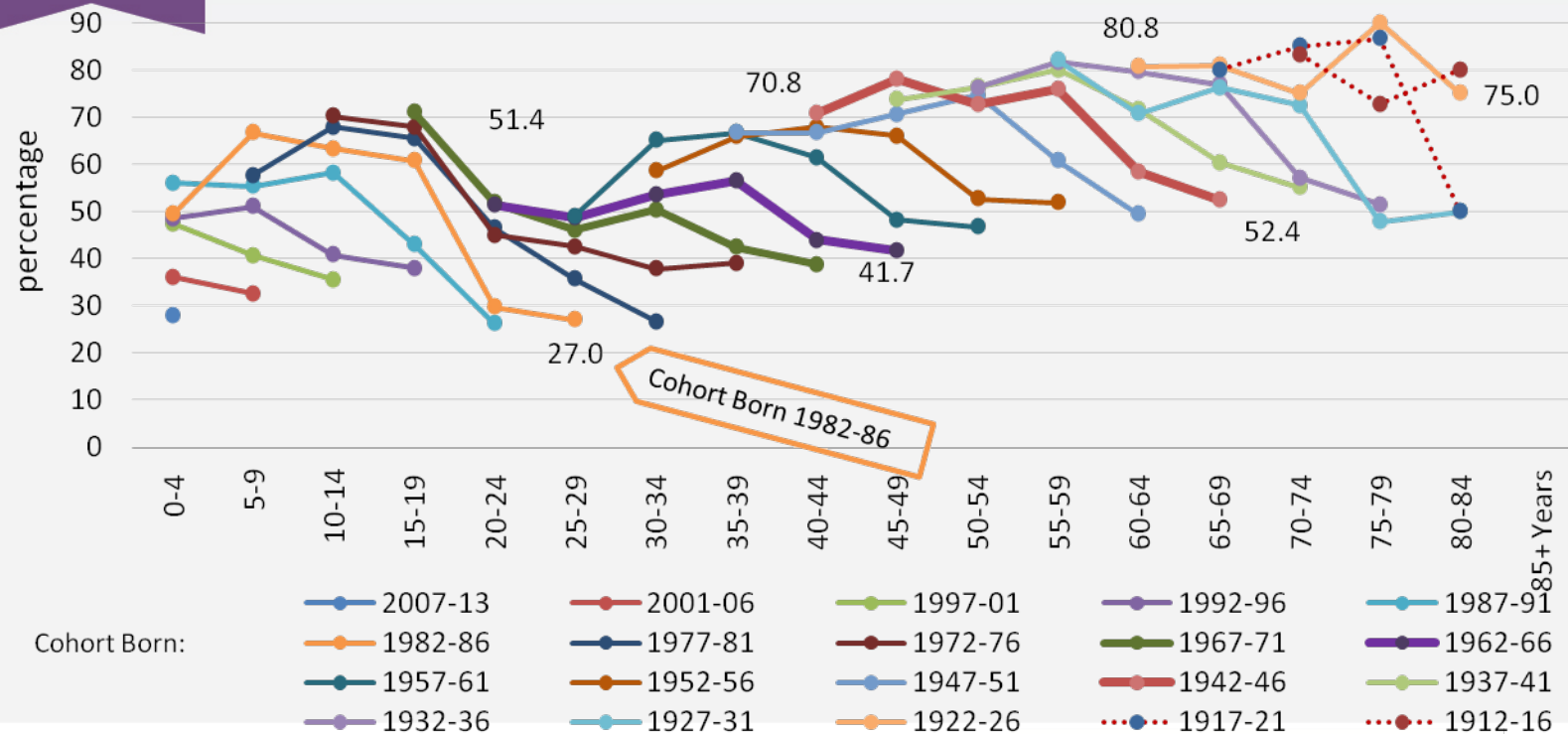


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Plenty of Need Reflected in Changing Consumption

Home Ownership by Birth Cohort, **WBOP Sub-region Māori**

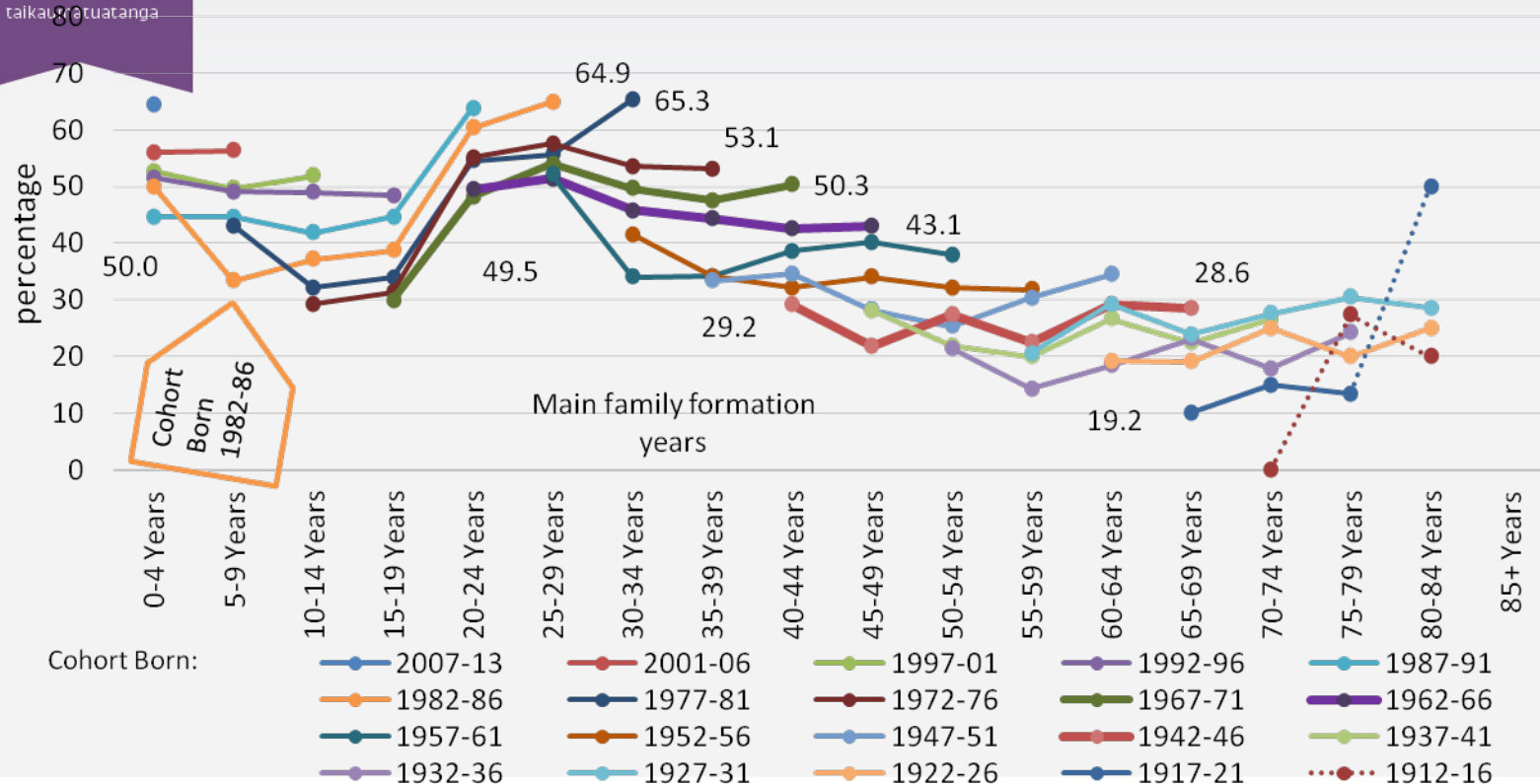


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Plenty of Need Reflected in Changing Consumption

Renting by Birth Cohort, WBOP Sub-region Māori

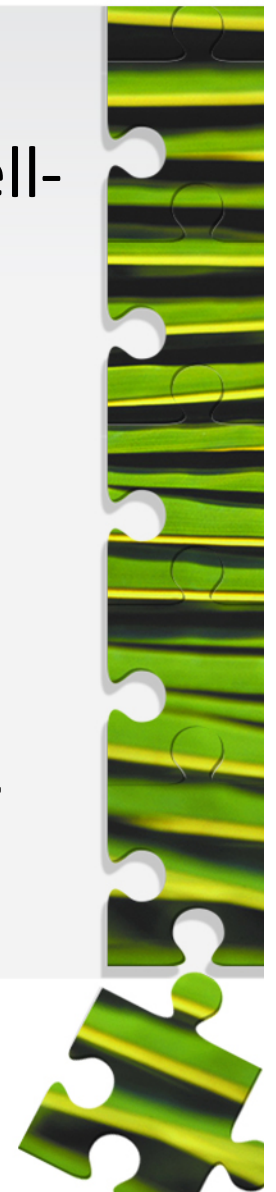


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Why Produce Houses & Provide Homes

- Housing as the platform for people's well-being
 - Life chances
 - Productivity
 - Health
- Housing as a pathway to building communities
- Housing as a revenue stream – rental or development surplus



	Social Housing	Affordable Housing	Market Housing
Goal	Well-being Community building	Well-being Community building	Profitable business
Financial Characteristics	<ul style="list-style-type: none"> • Subsidised capital • Land contributions • IRR or AS-subsidised revenue (rents) • Leveraged, asset-based lending • Service contracts Break-even, limited surplus	<ul style="list-style-type: none"> • Subsidised capital • Land contributions • Leveraged, asset-based borrowing • Householders: Co-payment, Rent for buy, AS rents Revenue surplus, revolving fund	<ul style="list-style-type: none"> • Development capital • Leveraged, asset-based borrowing Profit
Users	<ul style="list-style-type: none"> • Lowest income • Multiple needs • Limited resources 	<ul style="list-style-type: none"> • Low and middle income • LVR affected • Prudential issues • Housing stress 	<ul style="list-style-type: none"> • Income/Asset endowed • Able to meet <ul style="list-style-type: none"> • Median rents • Finance requirements
Services	Whanāu Ora - wraparound	Whanāu Ora <ul style="list-style-type: none"> • Housing management • Strengths development • Budget management 	House delivery
Tenure	<ul style="list-style-type: none"> • Primarily rental • Limited intermediate tenures 	<ul style="list-style-type: none"> • Intermediate tenures • Home ownership 	<ul style="list-style-type: none"> • Home owners • Property investors • Retirement Village

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Cogs of House Production & Home Supply

- Full of decision and resource nodes
- Lots of pathway dependencies
- Being effective is helped by
 - Mapping where YOU are in the engine
 - Mapping where Others are in the engine
 - Understanding the imperatives they have and the tools they use to make decisions
- Often hidden or taken for granted

