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Building the Future with Good Homes for the People

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Ngāi Te Rangi Housing Workshop



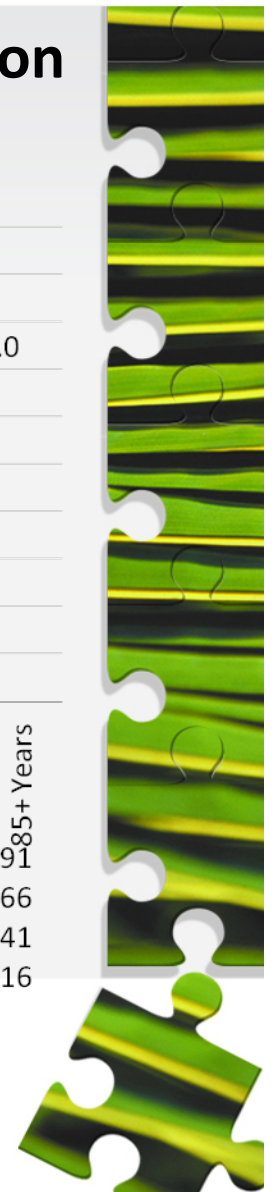
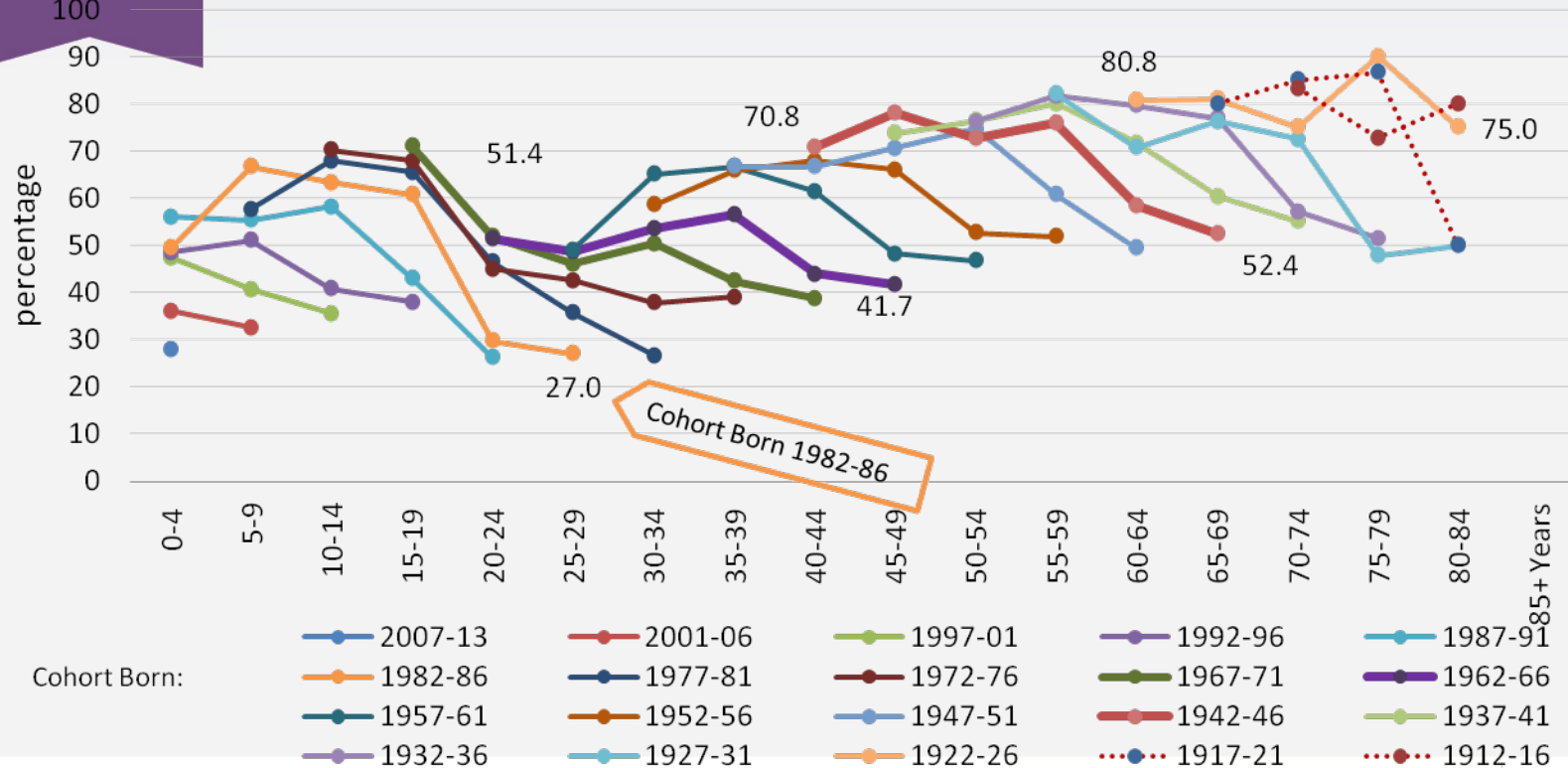
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Plenty of Need Reflected in Changing Consumption

Home Ownership by Birth Cohort, WBOP Sub-region Māori

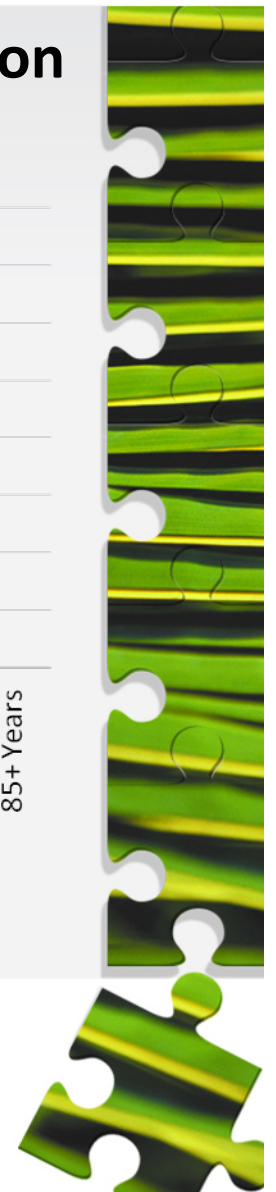
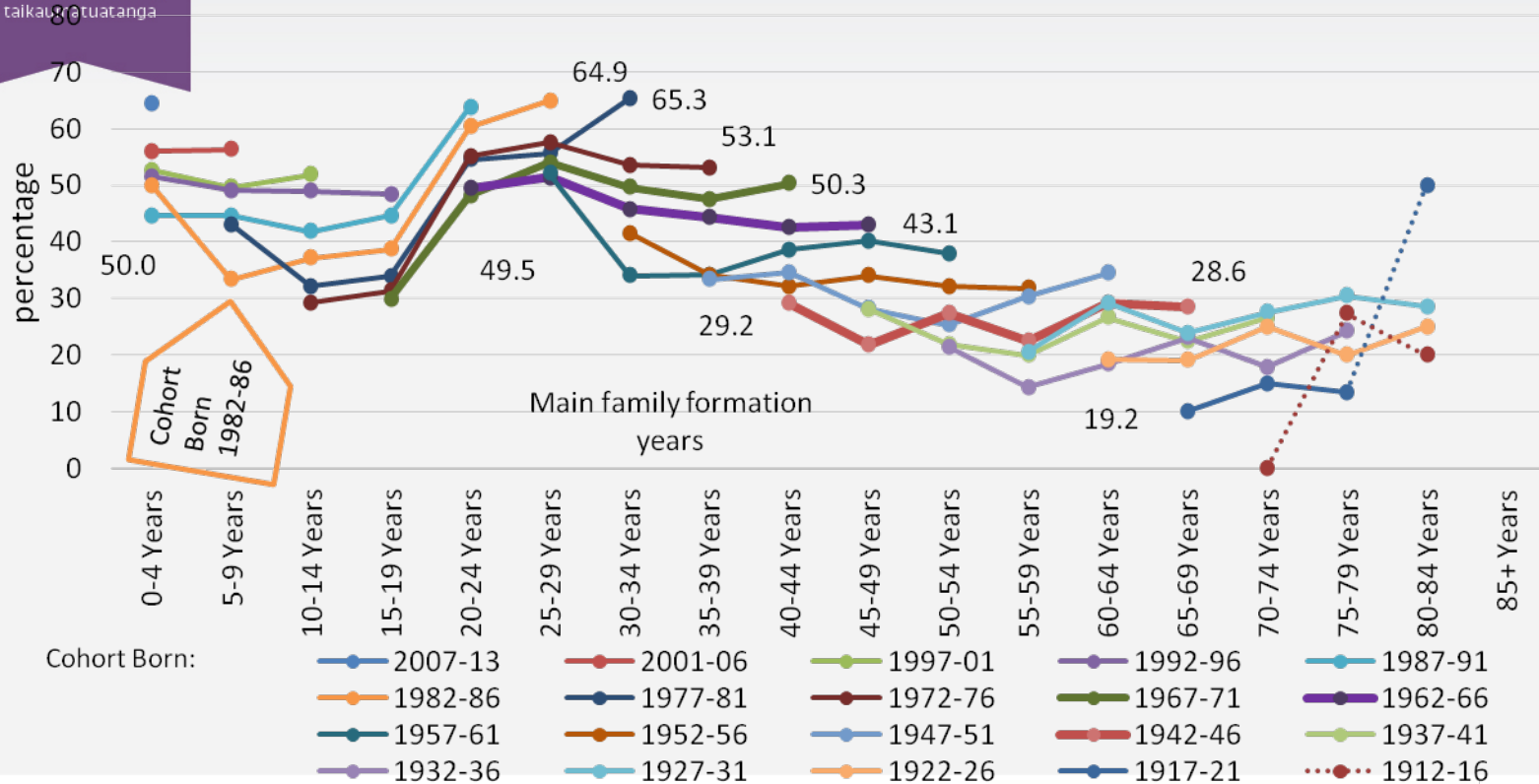


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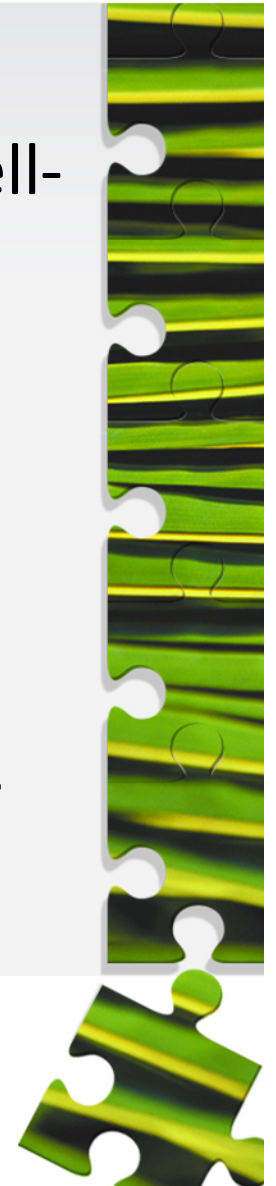
Plenty of Need Reflected in Changing Consumption

Renting by Birth Cohort, **WBOP Sub-region Māori**



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

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

