

## A busy year for the New Zealand Housing Foundation

It's been a busy year for the New Zealand Housing Foundation.

Nearly 1,500 people registered interest for their housing developments in the last year and the Housing Foundation have worked with 243 households on their waiting lists. With 385 homes built to date, another 391 homes will be built over the next few years.

But it's not just a numbers game. The outcomes for the families the Housing Foundation work with are what keeps them reinvesting in more community housing, whether it be through home saver, affordable rental, or shared home ownership. Lynne Pillay, the Housing Foundation's household and community engagement consultant says:



*"Every family has a wonderful story. One story that makes me feel really good is that of a woman who was widowed with three children. She had considerable debt as a result of her husband's illness and funeral expenses. Despite that she was working two jobs to clear debt and to provide a stable home for her family. We assisted her with a budget, she cleared her debt and she moved into her new Housing Foundation home a few months ago. She loves the house and is so very happy now that she and her family have the security of their own home."*



**Cynthia, Tamarua and their kids Anton, Sae'Leigh, Lealin and Kodi were renting just down the road from where they now live in their new home with assistance from the Housing Foundation. They moved into their home in Papatōetoe in September 2014 as Shared Home Owners, and had been striving to purchase their own home for years.**

*"Oh yeah, since our first son was born, he's going on 13 now. We weren't too sure on how to do it and it felt impossible. Deposit, income all the rest. It was difficult."*

They heard about the Housing Foundation in a couple of ways Tamarua is a scaffolder  
*"One of my mates was a builder on these houses and asked me one day if I would be interested in owning one of these homes. I told him yeah I'm interested and he gave me the number to ring. I went back home and told Cynthia." Meanwhile, "It just so happened at that time I got an application at work. I initially thought it was a scam, but went home and Tama told me how he works with those guys and it seems legit. So we filled it all out and sent it away."*

*"It was all a little bit freaky really, like it was meant to be!"*

*"We applied and got a letter back that we were approved so sent in all our bank statements. It was so easy. Met with Joe from Kiwibank and next thing we are meeting with lawyers. It was about a year altogether from first applying till we moved in."*

*“There was not really any budget changes we needed to make, our place we were renting was a little bit less a week than what our mortgage repayments are. Main difference is now its going into our pockets, it’s not a waste of money. We used to rent from this lady at our old house, just the usual renting problems. It was an old cold house. Usually in winter we’d have to ring quite often, this is broken, and can you get the fireplace fixed.”*

*“Constantly needing to take sick days off work. The kids were getting sick all the time during winter and now they don’t even get sick anymore. It’s like summer all the time here. It’s double glazed, I freaked out, oh my gosh there’s 2 pieces of glass!”*

*“You’re never too sure how long you’re going to be there when you are renting, you have an ideal, but at the end of the day the landlord could kick you out or put the rent up at any time.”*



They feel settled now and have got to know many of their new neighbours. *“They are all great people, all different ethnicities. We think it’s important to get to know your neighbours for security reasons, for*

*the kids, they’re all around the same age. They will be growing up near each other for the next 20 or 30 years.”*

*“Because it’s a shared home I thought the Housing Foundation would be over here all the time checking up, but they left us alone. It feels like our own house. As long as we look after the place and don’t make any major changes, it’s all good. We had a little hot water thing and we thought who do we tell and then realised, oh that’s us! It’s a little bit exciting too!”*

This year has seen a significant increase in demand for the services of the New Zealand Housing Foundation. The shortage of affordable housing, particularly in Auckland, has seen an increase in families being shut out of both the rental and property purchase market at prices they can’t afford. The demographic of families inquiring about their housing has also changed. They are seeing many households on slightly higher incomes with deposits and low debt, unable to purchase an affordable healthy home that suits their needs on the open market. At the other end of the scale there are also more families struggling to find any affordable rental housing that is suitable. This is pushing more people to look for alternate options for securing stable affordable rental housing that meets their immediate needs and offers ways of potentially owning their first home at some point in the future. To address this the Housing Foundation will look to respond to this demand with broadening the scope of their programmes.