## Come Together, Right Now

By Alison Cadman, Director, Wellington Housing Trust

On a warm, sunny, summers day about 40 people gathered outside a housing complex in the Wellington suburb of Newtown. Standing with those people who will live in the homes were a Minister of the Crown, the CE of Housing New Zealand and other staff, staff from various social service agencies, the people who built the homes and the Trustees and staff of the Wellington Housing Trust.

He kokonga whare, e kitea; He kokonga ngakau, e kore e kitea.

A corner of a house may be seen and examined; not so the corners of the heart. Today we bring the corners of the home together with the warmth of the heart, to celebrate the formal opening of the Stoke Street Project.

We celebrate the vision of the Wellington Housing Trust, who have a heart for the people, who are driven by aspirations to invest in a community that enables access to appropriate and affordable housing for all. And we look forward to a project which will truly make a difference for Wellington city — and in particular our families who are trying to make do on low and moderate incomes.

I believe that what we are seeing today, is the realisation of a dream.

So begun the speech presented by Hon Tariana Turia, the Minister for the Community and Voluntary Sector, who formally opened the new homes on this day.

The housing project, owned by the Wellington Housing Trust, consists of 6 newly built townhouses with two, three and four bedrooms units amongst them. The people living there are diverse with some studying, some living on low incomes, some unemployed and single parent families. They come from many different cultures and background. The Trust responded

to an identified need for large units for extended families as there is a shortage in the city.

The Trust has been providing long term affordable housing to low income people since 1981 and currently have 25 homes in various suburbs of Wellington. We are part of the community housing sector and probably the country's oldest organisation of its type.

New Zealand has a long history of community housing being provided by iwi and Maori organisations, churches, charities and other notfor-profit organisations. These organisations play a valuable role in housing a whole range of people, from the aged to people with disabilities and people suffering from a mental illness. Of course many organisations house those experiencing homelessness in its many forms. Community housing here and overseas has a strong track record of providing responsive services to the most vulnerable groups in our society. Making the tenant the central focus of its delivery is a key feature of the sector's success.

Community housing in NZ could be providing housing on a larger scale and taking a broader role in meeting housing needs than it is. To do this we need the support of government. Governments in Australia. Europe. North America and the UK have boosted the role that their not forprofit plays sector in development and delivery of social and affordable housing. These governments have made these changes for many reasons but mostly because they know investing money in the community housing sector gives governments more housing for their dollar. Community housing providers can combine government grants with borrowings and other funding sources to build on government investment and provide more homes. More investment from private industry has followed this commitment. For example, private lending into the not-for-profit housing sector in the UK has now reached about \$100 billion. This approach has resulted in a significant increase in housing available for lower income earners.

Community housing organisations also bring much added value with

community input being a strong part of how they provide housing. Our new project saw much given by many people.

The realisation of the Trust's dream was made possible by the Housing Innovations Fund (HIF). HIF was established as a pilot scheme in then 2003 the Labour by government to support community and organisations groups their increase involvement providing social housing. The Trust's project cost \$2 million to complete and the Trust received a \$280,000 grant and \$1.4 million loan — which is interest free for 10 years — with the balance coming from private lending and our own resources. Most of the government funding given to the Trust for this project will be paid back. Yes paid back! For only the cost of the grant and of course the cost associated with lending the money and the money being tied up — the government gets 6 brand new social housing units. Could it achieve this by any other means? We don't think so yet the HIF is only \$20 million (from 1 July 2009) for the whole country.

Housing New Zealand and local councils are not able to meet the growing demands for affordable housing alone. There simply isn't enough money. Yet providing access to quality housing at a lower than market rent is one of the best universal policies to protect against homelessness. We need to follow the rest of the world and look for creative ways to get more housing solutions to meet a range of needs. Aotearoa needs a strong vision to grow the community sector. Until we do we believe the rich potential of the sector to provide more innovative and creative solutions to the growing housing needs will continue to be lost...

Let us not forget maybe the most important aspects of community housing and that it is it's responsive to the needs of individuals and local needs. So the tenants of the Trust in Newtown will be like other community housing tenants and have "more than a landlord".