

Submission to the Commissioner - Housing Affordability:

Affordable housing in New Zealand 2012. - Negawatt Resources Ltd.

SHU \$5 Fund for Demonstration Micro Retrofit Projects.

Questions to reply to.

1. Has the Commission understood how Housing contributes to the well being of Maori communities, allowing that individuals will place different weightings on different elements?

Reply:

I believe so in theory but more practical /Educational delivery package has to be completed to each whanau/hapu iwi.

2. Has the Commission appropriately balanced social, cultural, and economic challenges and opportunities for building housing in rural Maori communities?

Reply:

An education package really needs to be presented to interested hapu/whanau and iwi for delegated members to deliver a package for future home owners on Maori land.

This will also secure the balanced social/cultural and economic challenges and direct thought towards the opportunities for building houses in rural Maori Communities.

In fact it would also encourage Maori to look at purchasing or building on general land if criteria were perhaps offered from Land Trustee to expand their interests outside the square and enter developing business- by offering

Lending opportunities to whanau who may still give benefit back to the main papakainga-marae future development.

3. Are the options the Commission explored for improving the ability of lenders to lend viable? How else might certainty of future demand or security for loans be achieved?

Reply:

I cannot see MAORI agreeing to have land included as sealed security and most land blocks being multi-ownership would involve a huge process through Maoriland Court process. If it was of high interest to the hapu /whanau members returning to papakainga- the Land Trustee would have to have huge responsibility to approve Homes built on the land.

Maoriland owned outright as one owner should also have a criteria to protect Future loss maori owned lands.

Solution: Land Trusts become more active inline with Developing Whanau interaction planning into future Whanau/hapu development and,

- a. become Landlords in partnership with example HNZ. Or a proven business partnership of experience in Rental Homes.

4. Would the unit titles model or retirement villages approach to licenses to occupy be useful for housing developments on Maori land? Are they worth further exploration?

Reply:

As to question 3 reply , only if the Responsible Trust over papakainga /Maoriland takes on the role and has a viable partner of experience or can show,

- a. Good management skills in place
- b. Have, if required an experienced organisation/business partnership-that can manage-Rental properties.

To really be serious and achieve a higher rate of interest than will benefit future home owners, is to show a Model by demonstration. Negawatt Resources Ltd is presently doing this after many planning sessions of not achieving recognition of experience/knowledge.

The Director has successfully accomplished a training session on better retrofitting homes, a start towards better building of houses and students learning the importance of why

Owners participation in the building of their home where appropriate and also sealing a firmer responsibility in understanding continued maintenance etc,

Not a new concept but not fully accomplished enough to be fully successful for Maori 1<sup>st</sup> and can be a Model for all New Zealanders in the same financial

bracket. A fully outlined plan can be presented or an invitation to the Company Showroom, demonstrating /presenting all resources.

In all the success will depend on the quality of well built houses. This is lost because Insulation is a component of a house which is not highly understood. It is not given enough priority or understood efficiently.

Its important that the product specified is both fit for the purpose, and that the insulation of the product is such that ables it to reach its full potential.

In our field of experience and knowledge as an established 20years plus business of retrofit efficiency we have seen them all, from new built to established homes. A huge factor of course is 80% mis-management of homes due to lack of understanding.

If an education to training process was installed firstly building high quality houses and not just adequate to fit budget was seriously looked at,

Education package designed for Home owners to fully understand the whys and how's, we believe it would change a high margin of a higher mind set for every homeowner to take pride and responsibility and achieve a well planned financial structure.  
Simply slapping up' more houses to achieve the acquired goal is not the answer.

We do not submit a fuller report because of past experience of them being stripped down and utilised against the belief and experience and knowledge they were originally were written for.  
The outcomes of many projects presented at past times were duplicated and misinterpreted. Hence missing vital components to make it work.

We are Wellington based and if possible would prefer to present on our own grounds to deliver the solution, with our resource display otherwise present when appropriate.

Thanking you,

Gloria Koia  
Consultant / Administrator

Negawatt Resources Ltd

431 Hutt Road Alice-town- Lower Hutt. Office 04 939 0313  
[gloria.koia@nrl.co.nz](mailto:gloria.koia@nrl.co.nz) [grant.dunford@nrl.co.nz](mailto:grant.dunford@nrl.co.nz)

Grant Dunford Company Director

