

National Housing Conference – Perth – October 2005

Title	Housing New Zealand Corporation: Home Ownership Programmes in Rural Areas
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The provision of housing assistance in New Zealand is based on need and not on ethnicity. In some rural locations of New Zealand there are major impediments to home ownership:

- Poor infrastructure
- Banks reluctance to lend for development on multiply owned land
- Affordability
- High debt levels
- Inability to save for a deposit

In addition, these areas often have associated problems of sub-standard housing and low levels of home maintenance.

As a response to these issues, Housing New Zealand Corporation has developed a variety of programmes to assist individuals, families and communities to make informed choices, encourage sustainable home ownership options and address sub-standard housing.

This presentation will focus on the Low Deposit Rural Lending (LDRL) programme and the Rural Housing Programme. A unique feature of the LDRL programme is the education component which is:

- Delivered by community based service providers
- Includes up to 12 modules covering:
 - The difference between owning and renting
 - Budgeting
 - Building on multiply owned Maori land
 - Basic maintenance
 - Legal and real estate matters
 - The process of choosing and buying a home
 - Obtaining finance.

This presentation focuses on the rural communities in Northland, where the population is predominantly Maori.

Submission Category Workshop session or Practitioners' Forum

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