

Joining the dots

“

We shape
our dwellings,
and afterwards
our dwellings
shape us ”

Winston Churchill

Homes are important



Lifemark
CARE™

We talk a lot about housing

Home truths Tackling NZ's housing affordability crisis

No rich parents? No house

Young Aucklanders struggling to break into soaring property market

Andrew Lawson

Auckland house prices are now so expensive that most young first-home buyers cannot afford to buy without help from rich parents, says an expert.

Housing affordability researcher Ian Mitchell told the *Weekend Herald* that for many frustrated renters the Kiwi dream of home ownership was already out of reach.

"For a significant proportion ... the only way they're getting into the market is if their parents are giving them a couple of hundred thousand dollars for the deposit."

His comments come as the city's median house price hit an all-time high of \$800,000 this week.

Yesterday, Westpac Bank responded by almost doubling its national house price inflation forecast from 6 per cent to 11.5 and warning that the Reserve Bank would probably have to put tighter restrictions on mortgage lending.

In the past year, Auckland house prices have jumped 11 per cent, making

revealing the stark differences in affordability between Auckland and the rest of New Zealand at a range of price levels.

Video and print interviews with three house-hunters struggling to find a home within their price range, plus a Herald panel of property experts who give them advice.

Daily features investigating the supply-and-demand problems behind the crisis, from house-building shortfalls to market speculation by local and foreign investors.

Figures supplied to the Herald by property data firm CoreLogic show Auckland's runaway prices have put almost 90 per cent of the city out of reach for first-home buyers at the traditional affordable-housing benchmark of about \$450,000.

These days the official "affordable" level – three-quarters of the way down the price scale – is more than \$600,000. But even if a couple managed to raise \$120,000 for the 20 per cent deposit required by banks to buy in this hot market, they would still be able to afford only 30 per cent of properties in Auckland.



If it's been hard for us, will our kids ever have a home?
Mike and Gemma tell their story [Review A39-40](#)

Tell us your story

Email: newsdesk@herald.co.nz

The Herald's expert panel for this

interviewed to afford a home in Auckland by herself.

"It's not fun. I'm over it, it's already, I feel poor," confessed French teacher Cecile B...

of their after-tax income.

"If we don't enter the market now then I think we'll be too late," said Mr Bhushan, "because I think the market is already being ... if it re-

\$100,000 a year."

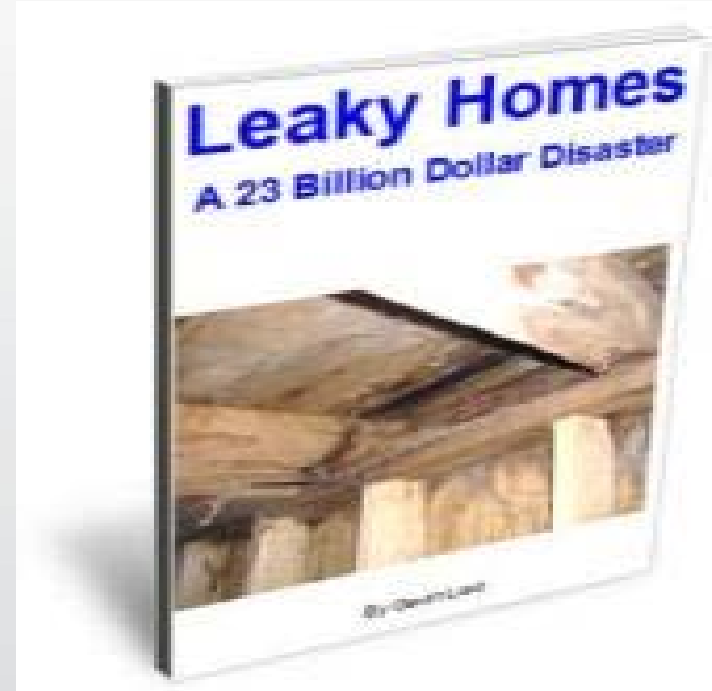
Mr Gray agreed. "It's got to a point of craziness. Even for people on really good incomes, it is an extreme challenge."

What you can afford to buy

This chart shows what percentage of houses are affordable in Auckland and the rest of New Zealand on any given budget.

Your price level	Auckland AUCKLAND	Affordable in THE REST OF NZ
\$300,000	3.34%	47.65%
\$350,000	5.05%	58.46%
\$400,000	7.44%	67.86%
\$450,000	11.39%	75.47%
\$500,000	16.96%	81.39%
\$550,000	23.67%	85.99%
\$600,000	30.48%	89.57%
\$650,000	37.40%	92.18%
\$700,000	44.46%	94.06%
\$750,000	51.33%	95.34%

We know a lot about housing



THE WELLINGTONIAN

JULY 22, 2015

www.thewellingtonian.co.nz

SECOND CHANCE
Pilot's generosity pays off in difficult time

3

SHAPING THE CITY
Developer with an eye on Wgtn's future

12

BLEAK HOUSE

The solution of the property conundrum

Growing up cold and damp

By FRANCESCA HORNBY

As the weather turns colder, many of us will be looking for ways to keep our homes warm and dry. But for some, the struggle is even more intense. In a new series of articles, we explore the challenges of living in damp and cold homes, and how it affects the health and well-being of the people who live there.

Embracing commissions have met their match.

— Suzanne G. G.

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Dr Bill Hodge on To Kill a Mockingbird • A Katherine Mansfield coyp • Kevin Ireland on a major new Maurice Gee bio • The truth about creative writing courses ... & much more

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NEW ZEALAND LISTENER

JULY 18-22 2015 • \$4.30 INCL GST • NEW ZEALAND'S BEST SELLING CURRENT AFFAIRS MAGAZINE

RENTAL INVESTIGATION

COLD COMFORT

Freezing, damp rental homes are making tenants sick. Just how bad is it & what can we do?

by Rebecca Macdon

GORGEOUS GRUB
Summer seasonal food for fireside feasts

REEL LIFE
The best movies at this year's film festival

SUN KISSED
Why even the experts are taking vitamin D

WORLD FAMOUS IN WAIKAKA

Friday 18th July

ULTIMATE ROAD TRIP

Wednesday 22nd

Southland Times

My kids are constantly sick'

Families in damp homes welcome insulation changes

By [Name]

For many families, the struggle to keep their homes warm and dry is a daily battle. In a new series of articles, we explore the challenges of living in damp and cold homes, and how it affects the health and well-being of the people who live there.

City council sued over stadium collapse

By [Name]

The city council has been sued over the collapse of a temporary stadium structure. The lawsuit alleges that the council failed to properly inspect and maintain the structure, leading to its collapse and the injury of several people.

WEATHER

INTERCABLES 11am-5pm • GREENSTOWN 11am-5pm • South 11am-5pm

We know a lot about housing



And all houses need their ABCs

1. Approach
2. Bathroom
3. Circulation



But we still deliver

Hostile
Homes

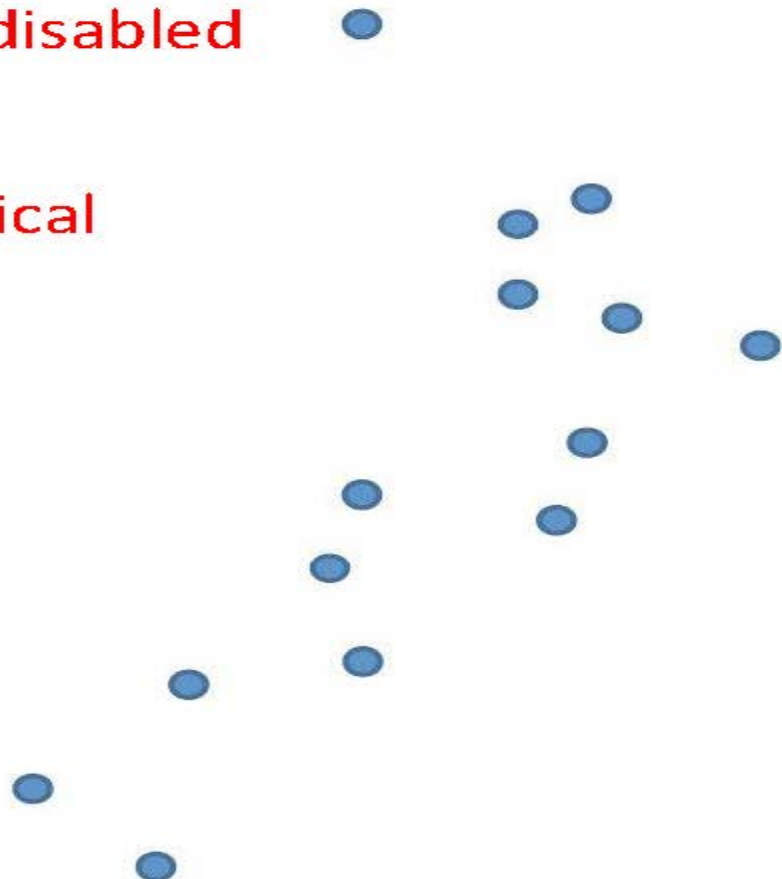


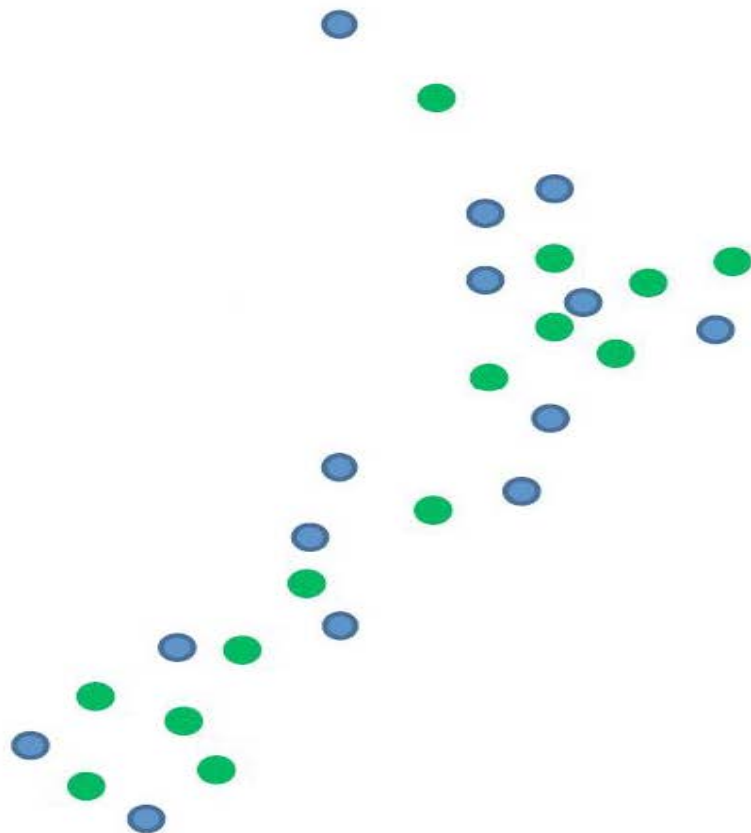


1% will be wheelchair
users

24% of New Zealanders
were identified as disabled

(14% report a physical
disability) 2013



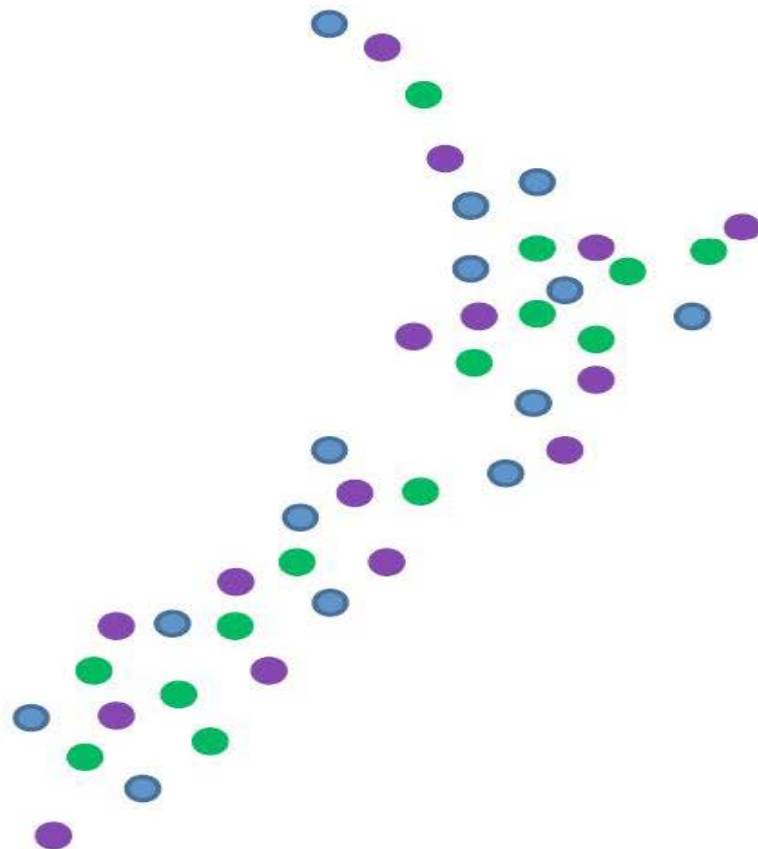


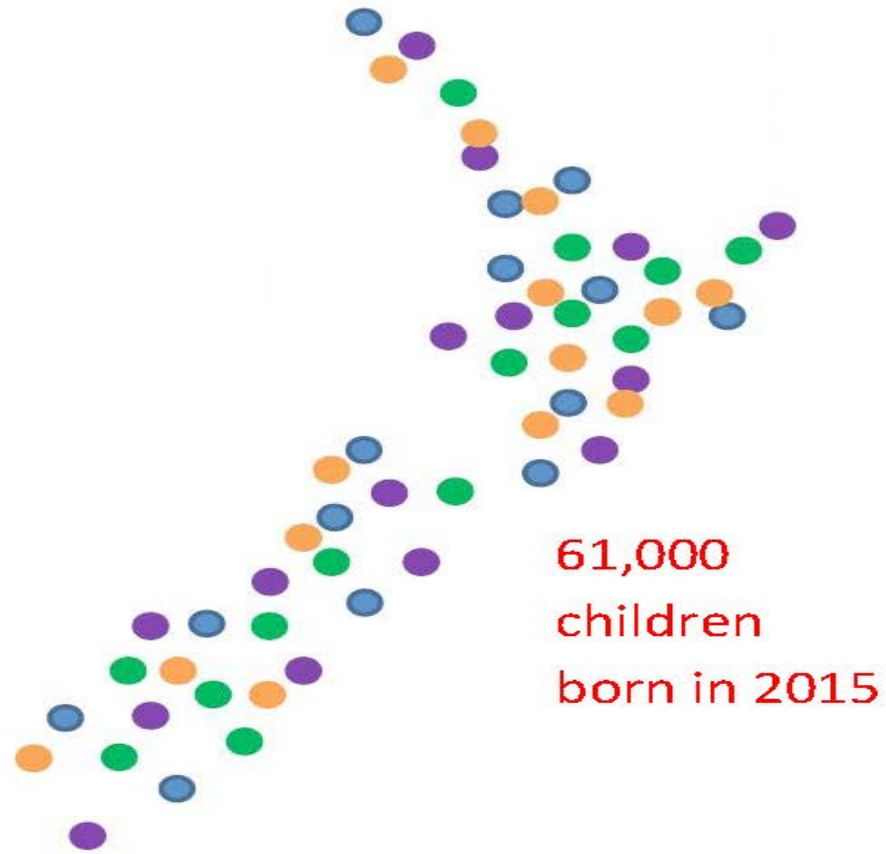
360,000 ACC claims
due to falls in the
home (\$435 million)
2016

31% obese (15+ years)

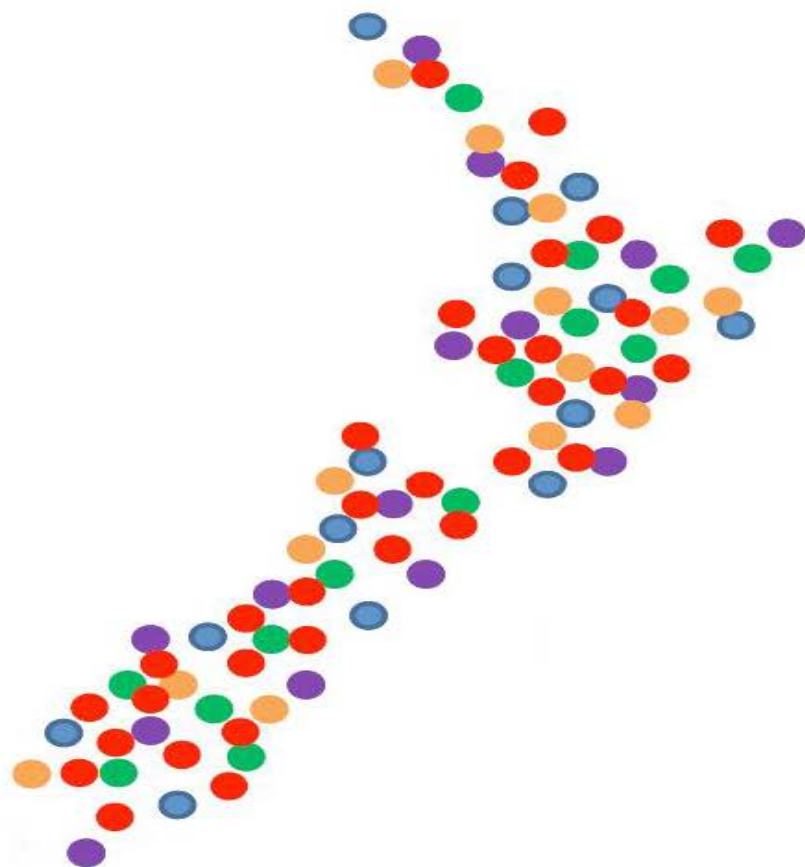
(another 35%
overweight)

2015



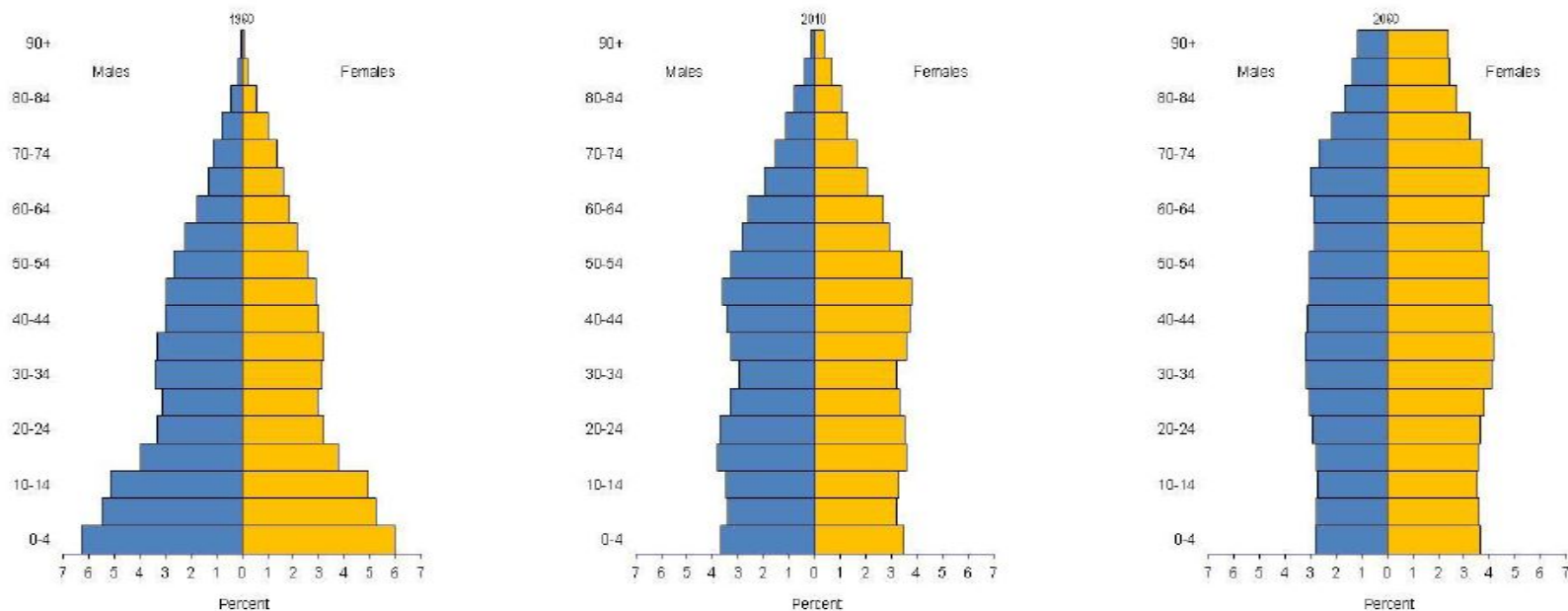


By 2030,
21% over
the age of
65



Our population is changing

Figure 1 - New Zealand Population Age Structure: 1960, 2010 and 2060²



ADD IT ALL UP

1+

24+

8+

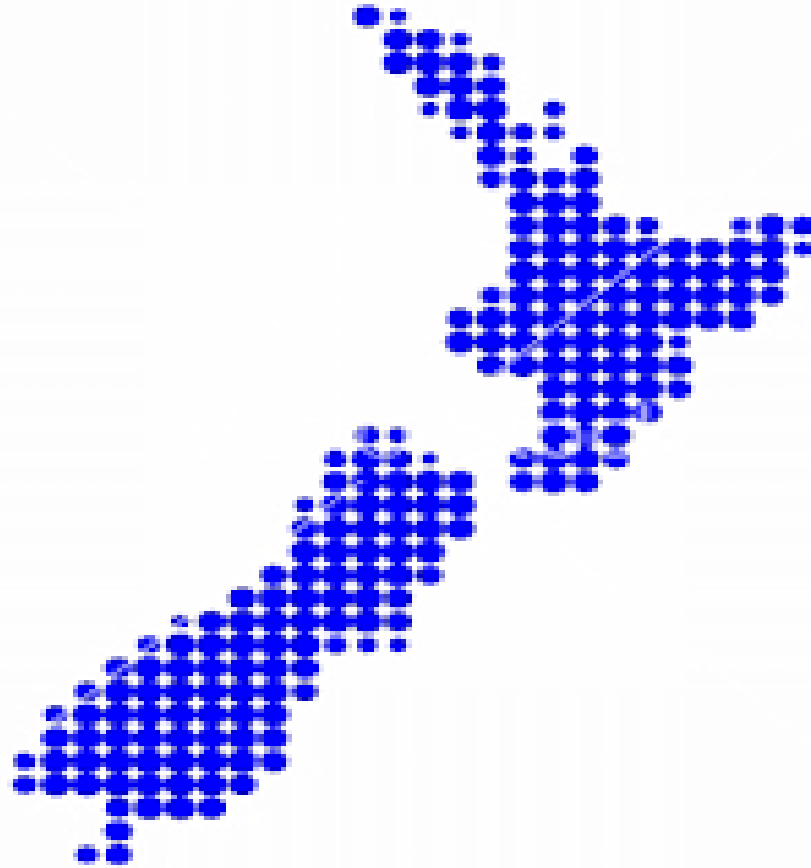
31+

17+

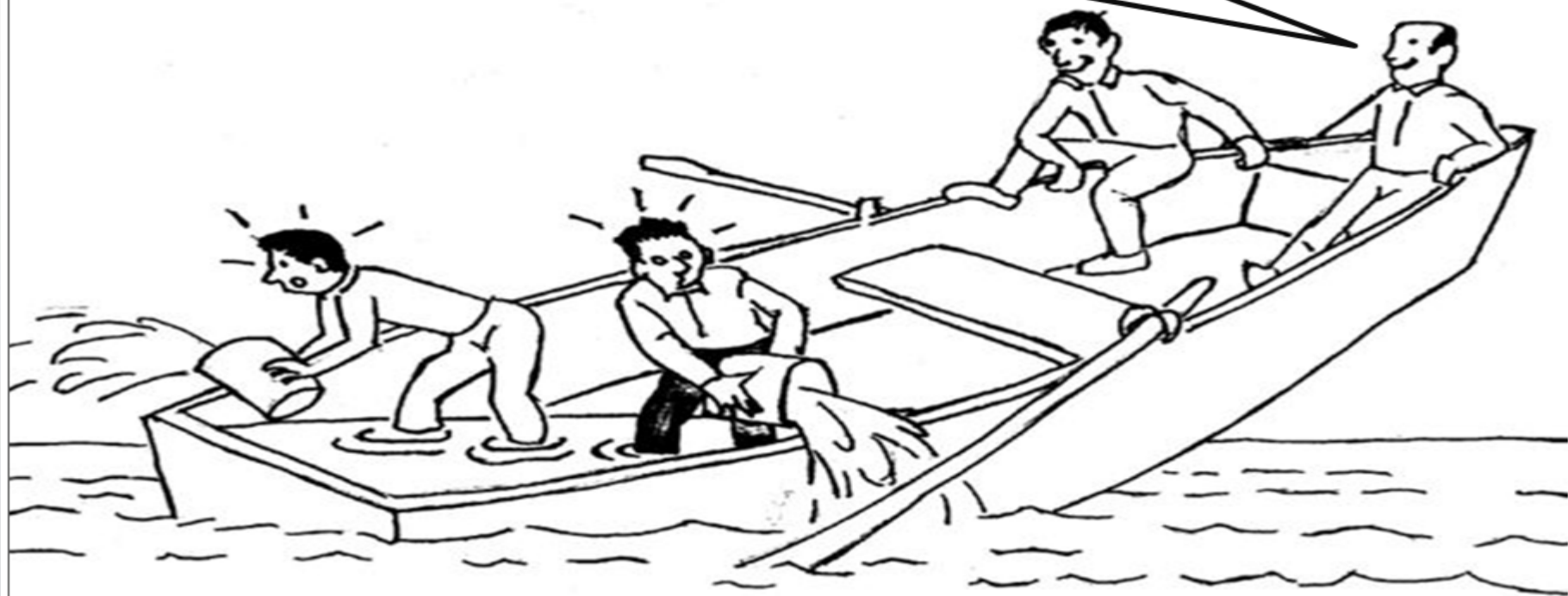
1+

21 =

103%



Sure glad the hole
isn't at our end.



We have an ageing and changing population

- 90% of people want to age in place
- 10% will live in retirement communities
- Over 50% of people aged 65+ will have mobility issues

Ageing in place



“In 70 years’ time we’ll still be doing the same thing, still bald and in nappies”

Ageing in place



“What did I say”

“In 70 years’ time we’ll still be doing the same thing, still bald and in nappies”



Lifemark™ Standards help deliver liveable homes



VISITABLE



ADAPTABLE



ACCESSIBLE

80 Standards ... Version 2 released in 2016

It's more than standards...it's the review
process...it's the independent quality
assurance

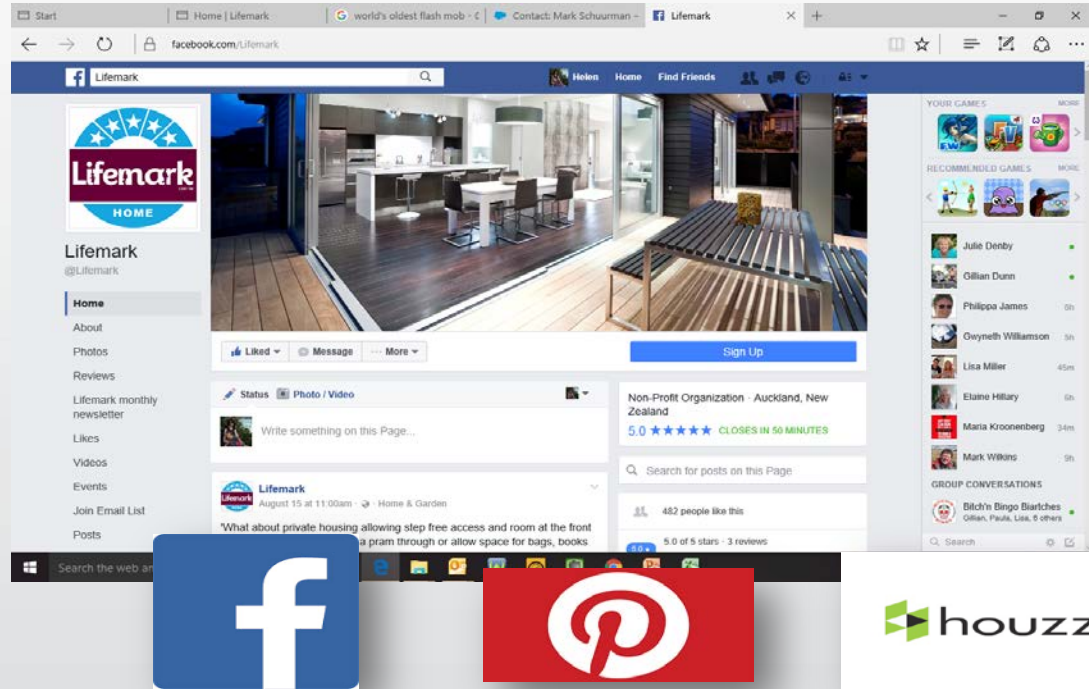


It's about education and understanding



Lifemark™ will use the age experience suit to help partners better understand ageing and mobility.

Educating consumers

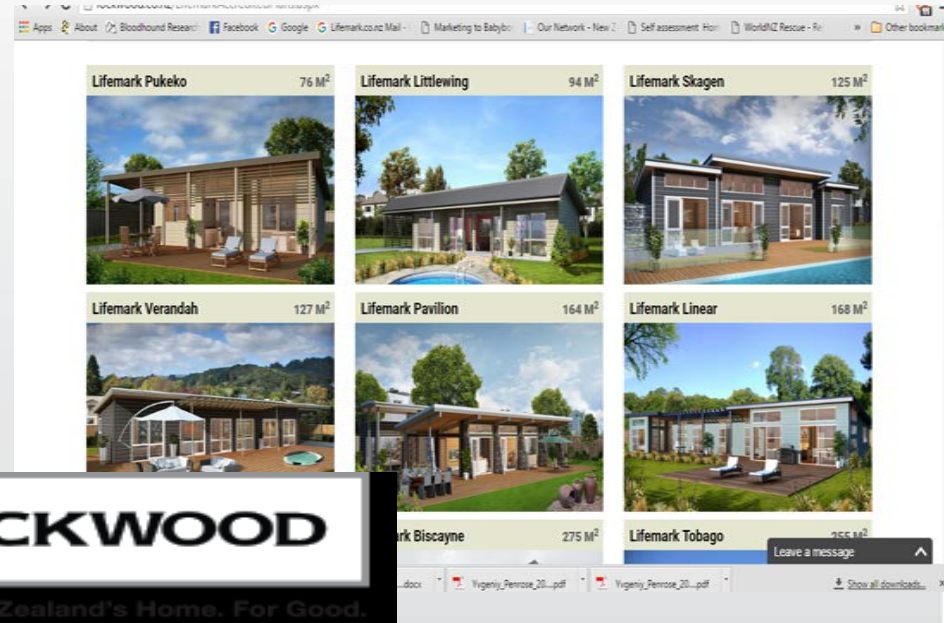


Working with Retirement Operators



Working with architects, designers, group home builders

‘Lifemark™
approved’ plan suite





Developers with vision

- East North Frame, Christchurch
- New housing development - 940 townhouses and apartments
- All Lifemark™ rated
- On sale mid-2017



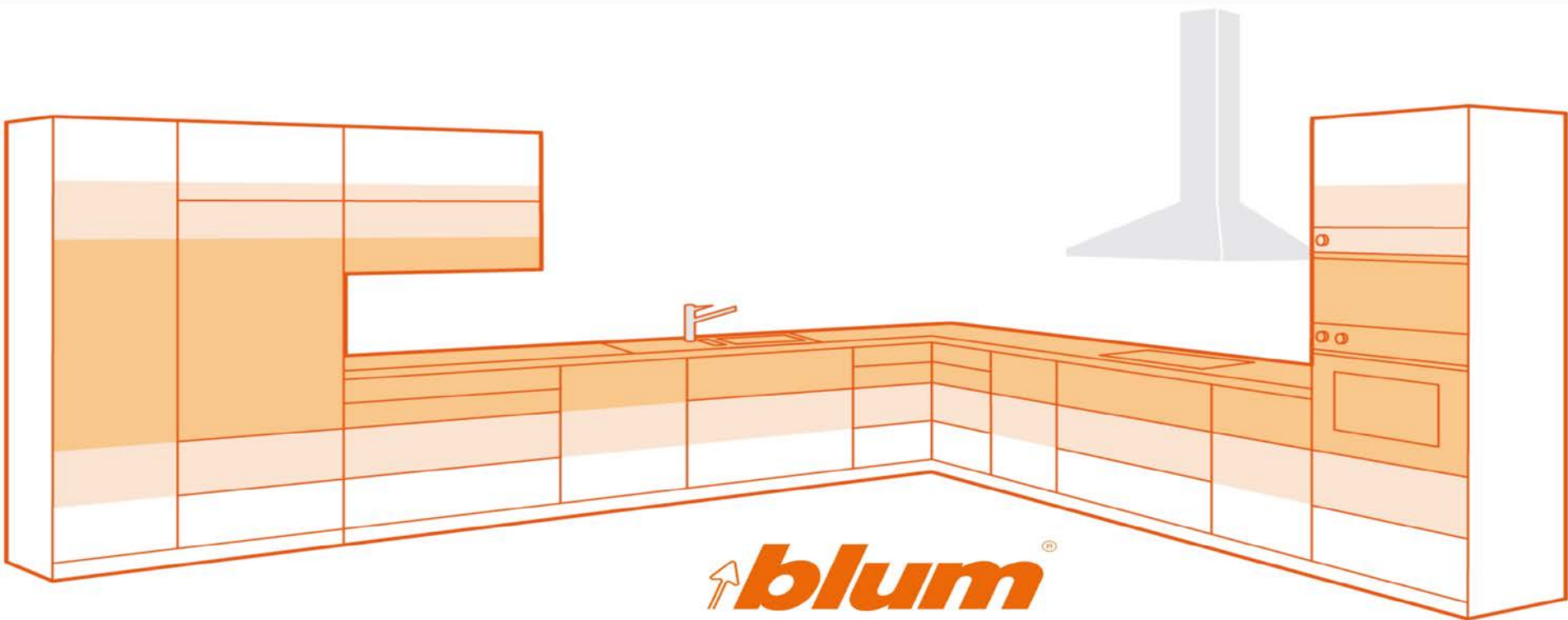


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the paint the professionals use

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CRAFTED IN NZ



 **blum**®



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METHVEN

Lifemark
CERT TM

Local Government Leadership



All Council supported social housing is Lifemark™ rated

Dwellings/particularly minor dwellings...

Incentives increase floor space, site coverage, no resource consent needed if certified by Lifemark™



Auckland Design Manual

Today's Symposium



Results to date

- 600 Lifemark™ certifications a year
- Influence approx. 3,000 dwelling designs a year
- But we still deliver hostile homes
- Particularly in the apartment sector



The future...join the dots

- Follow the ABC of homes
- Better results use the Lifemark™ 3, 4 or 5 star rating
- Say “NO” to hostile homes and “YES” to livable housing and “YES” to including universal housing design practices



Enjoy Lunch