

TE AHO TĀHUHU

the Progressive Home Ownership Webinar Series

Be your own developer

Ingrid Downey, Dwell Housing Trust

Dwell Housing Trust

New home development is only part of our story, but an exciting part!

First home purchased in 1981 – Elizabeth Street, Mt Victoria

First development project in 2007-2009 – Stoke Street, Newtown

Since then, steady progress, ramping up to now having 19 new homes under construction in Kilbirnie and land in the pipeline for more.

Developing our own homes

“Developing” is so much more than “building”
because creating homes is much more than the construction part

All this

- * the potential of the land – finding it, researching what is possible, buying it
- * design the homes, the gardens, shared spaces, parking and sunlight and.....
- * the engineering to make the design work - the buildings, the site and services
- * consenting (Resource and Building Consents)
- * cash and finance
- * government support – applications and contracts
- * other community support

Plus

- * the construction contract and build process

Keys to success

Owning the land free and clear

establishes equity, which the bank will need to see.

A great location

allows the residents higher quality of life, and can affect how much extra should be provided

Ability to build densely and humanely

design – feedback/research – design better
soil, flooding, fire, utilities

MONEY

before, during and after

Quick, but thoughtful, decision making

who we are building for and what is possible

Partners that will prioritise your work, and understand your purpose

The community in community housing

NO “favours” – everyone supported to do their best

Our challenges

We are an independent trust

sadly, no big trust or multi-national organization behind us!

Not aligned to a church

a great source of support and purpose

No favours from councils

they have their own housing to look after and a special land relationship with Kainga Ora

Support from government ever changing

new teams, new programmes, new rules – everything has to be relearned/rediscovered on each project

Not a strong recognition that housing is a legacy option, yet

the old wealth of this country needs to see housing as an area they can leave their legacy

Stoke

2007-2009

18 bedrooms

- 🏠 Dwell owned 2 old villas and turned them into 6 homes
- 💰 Government = small grant, 25-year HIF loan (interest free for 10 years). Bank loan



Adelaide

2009- 2011

16 bedrooms



Dwell purchased land to build 4 x 4-bedroom homes



Government = grant, HIF loan. Bank loan



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Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

Vennell

2011-2015

12 bedrooms



Purchase of surplus land with a zone change from WCC. 4 homes built - 2 rental, 2 shared homeowner



Government = grant for shared homeownership, HIF loan. Bank loan and proceeds from homeowners



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TE MATAPIHI
HE TIRANGANGA MO TE IWI TRUST



Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

Mahora

2016-2019

24 bedrooms



Dwell owned a large old villa and built 14 homes over 3 buildings



Upfront grant from government, IRRS contract for 15 years, and bank loan. And 2 loans from supportive donors.



photos by Paul McCredie

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Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

Coutts

2020-2023

28 bedrooms



Dwell was able to purchase 2 properties (supported by a donor) and is building 19 homes and a commercial space



No upfront grant from government – Dwell used the sales proceeds from 3 old homes and bank loan.

Government providing IRRS and Operating subsidies via 25-year contract.



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Te Tūāpapa Kura Kāinga
Ministry of Housing and Urban Development

KEY TAKEAWAYS

- 1.** A long strange journey, made bearable by friends who will celebrate the outcomes with you.
- 2.** We are here because a few people boldly took that first step.
- 3.** Exponential growth possible over time, keep at it.

CONTACT DETAILS

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Our website

www.Dwell.org.nz --- 40th anniversary this year! See our history section

and find us on

Facebook
Linked In
Instagram

