

Window on Waikato Poverty



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Issue 4 – September 2012

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Poverty Action Waikato is a research and advocacy project. This project is funded by Trust Waikato to explore and reveal regional impacts of poverty, deprivation and inequality. Dr Rose Black and Anna Cox have lead this research and advocacy work since March 2010. Research reports and activities are available at www.povertyactionwaikato.org

Window on Waikato Poverty: Affordable and Social Housing Report

Rose Black and Anna Cox, Poverty Action Waikato

Executive Summary

Poverty Action Waikato has carried out an extensive review of the many reports and literature on the provision of social and affordable housing in Aotearoa New Zealand, with a particular emphasis on housing in the greater Waikato region.

This report outlines many aspects of housing provision, including home ownership, rental housing, and the quality of housing stock. The State provision of social housing, waiting lists and subsidies, along with local government housing, and Social Housing Unit as the funder of new social housing initiatives are canvassed. Finally, Community Housing Organisations and some examples of regional community social housing initiatives are described. Threaded through the report many of the issues that relate to the provision of social and affordable housing have been signalled.

Affordability issues for housing have been exacerbated by a number of factors such as the marked rise in house prices since the turn of the century. For example, the median house price in Hamilton City increased by 66 percent from 2002 to 2006 and there have been further smaller increases since that time. Home ownership rates have decreased in recent years. Household incomes have fallen behind increases in accommodation costs, so the proportion of income that low to medium income households need to spend to meet accommodation costs is now greater. The rise in accommodation costs mean that limited incomes have to be stretched even further to meet other living costs such as amenities and food (Cox & Black, September 2012).

The State is the largest provider of social housing in Aotearoa New Zealand and has embarked on some major reforms in the way that both housing and social welfare services are provided. The State will maintain its commitment to provide housing for people who they deem to have a 'high need' and is intent on devolving the responsibility for social and affordable housing provision for those who have a lower level of need to community housing organisations.

Most community housing organisations operate on a not-for-profit basis with shoe-string budgets and manage with minimal staff and resources. These organisations are vulnerable due to their reliance on donations of voluntary labour and funds to support their activities along with applications for contestable funds from either Government departments or private sources such as philanthropic trusts and organisations. Some have developed a number of activities and income streams in their organisations to support their housing programmes. However, the challenges of navigating institutional processes are many and put pressure on an under-resourced and stretched Community Housing sector, who experience the development of social and affordable housing as a slow and arduous process.

The government has set up the Social Housing Unit (SHU) as the funding body for new social housing initiatives. This funding is likely to be directed towards the well established community housing providers; however, the many smaller providers of social and affordable housing will probably not meet the criteria for scale that is required.

There are many social and affordable housing initiatives being developed by Maori providers to meet the desperate need for more low-cost housing experienced by many whānau. SHU has a small amount of tagged funding to support these initiatives.

The quality of the housing stock, particularly at the lower end of the housing market has been raised as a concern. The impact on the health and well being of householders is adversely affected by poor quality housing. Government funded programmes like 'Warm Up New Zealand' have had a considerable uptake and research now shows that there are health benefits for people living in well insulated homes. There is a growing voice in the community calling for quality standards and regulations, such as a Warrant of Fitness, for rental housing to be developed.

Greater collaboration and cohesion between the various sectors involved with community housing provision that have a commitment to increasing the numbers and quality of affordable housing in the Waikato region is called for. There are a number of community housing initiatives (e.g. Coromandel Community Living Trust, Habitat for Humanity, NZ Housing Foundation) where alliances between community organisations, private developers and businesses, philanthropic funders and support from government have worked together successfully to provide more affordable housing.

Three key strategic points to strengthen social and affordable housing provision in the Waikato Region

1. A register of regional community housing providers and the services they provide be compiled and made accessible through an internet data base.
2. Further research and advocacy directed towards developing strategies that improve the overall affordability and quality of housing, particularly housing on the low cost end of the spectrum.
3. A regional community housing group that is closely linked to Community Housing Aotearoa and other community housing organisations be established, to provide a research and advocacy base and connecting point for regional community housing initiatives. Poverty Action Waikato is well placed to build on already established networks to initiate a regional community housing group.

Window on Waikato Poverty: Affordable and Social Housing Report

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Homes and housing

Housing plays a central role in individual and community health, family stability and social wellbeing, in the operation of the labour market, productivity and development (The New Zealand Productivity Commission, 2012. p.20).

Adequate shelter has long been regarded as a basic human right. Housing issues in general and in particular issues of affordability and quality of housing are frequently raised in many of the discussions we have about poverty. In this report Poverty Action Waikato takes a broad brush look at housing in Aotearoa New Zealand and the Waikato region. We have carried out a small survey of housing need and sourced a number of reports and literature about housing in order to inform the reader of current issues and changes in the housing market and access to housing, either to buy or rent, that people are experiencing. The report offers some definitions of commonly used housing terms, explores some of the recent changes in government policies in relation to the provision of social and affordable housing and considers the impacts and opportunities these changes present to both private and community based organisations with an interest in housing.

While the primary function of a dwelling is to provide shelter there are many cultural and social meanings and functions that these structures serve. Houses are usually talked about in the abstract as the physical buildings or dwellings that people live in. On the other hand the notion of a home has many different cultural and social meanings attached to it.

A home as a place to live in serves as one of the fundamental aspects of human wellbeing. Homes can also hold within their walls the mundane and everyday experiences of whānau/families and communities as well as the exceptional events that occur. For many people the 'family home', if we have been privileged to experience this over time and sometimes generations, provides a sense of place and stability in our lives. Homes need to be warm, dry and affordable for all people.

In many European based cultures houses and land are often regarded primarily as a material resource. In Māori culture guardianship of land where it is held and cared for by current generations as a resource to be passed on to future generations and the recognition of the social, spiritual and emotional values associated with land are dominant concepts. However, it has also been noted that individual Māori whānau hold a wide range of views about land and housing (Flynn, Carne & Soa-Lafoa'i, July 2010).

There is a noticeable change in the way that homes and housing are talked about in New Zealand in recent years. There is much less focus on homes, home ownership and the notion of an entitlement to a “home for life” that was certainly part of the introduction of the State House system in the 1930s. With economic and market driven principles introduced in the 1980s the ‘housing market’ has become a common indicator of economic health and wellbeing. The notion of a house as a commodity to be invested in and traded to improve the wealth of the individual owners sits in tension with the value of the ‘family home’ as a stable inter-generational place to live in as part of a community.

Over the last two decades the housing market in New Zealand has experienced a ‘housing asset bubble’ that is related to the global investment market. A stronger New Zealand dollar can make New Zealand’s export businesses more vulnerable, so banks, instead of offering loans for export businesses, see home loans as a safer and preferable investment. As people are more able to get loans to purchase houses, this creates demand and pushes the costs of housing up. Increased housing costs are effectively translated into higher purchase prices and rents for the most vulnerable populations¹ (Awatere, 2011).

The rent to income ratio in the Waikato Region increased from 20% in 1991 to 27% in 2001 (Environment Waikato, 2010).

In real terms (i.e. in terms of purchasing power over goods and services), Waikato house prices rose by around 25 per cent between 1981 and 2004. By contrast, South Waikato house prices fell by almost 10%, even after a lift in 2003/04. Waikato (dairying) and South Waikato (forestry and sheep/beef) have very different economic bases and have had different population trends, which help explain this divergence. Waikato is also contiguous with Hamilton City and there are strong interactions of prices between the city and its immediate hinterland (Grimes & Aitken, 2006, p.3).

One of the pressures many people now experience is an increase in the cost of housing relative to the income of the household. This is particularly so for people in low to middle income households. When housing costs are greater than 30 percent of income they are regarded as high and can result in households struggling to meet other basic needs such as food, clothing, transport, education and medical expenses. According to the latest Household Incomes in New Zealand Report,

In 2011, just over one in four people were in households with high housing ‘outgoing-to-income ratios’ (OTIs) (>30%), compared with one in five in the mid 1990s, and only one in ten in the late 1980s (Perry, 2012, p.63).

One in four people compared to one in five people living with high housing outgoing-to-income ratios (OTIs) may not sound a lot but when it is set alongside the overall growth in population in Aotearoa between the mid 1990s and 2011 and the considerable rise in the price of houses, in real terms those ratios represents many more people (see table 1 below).

¹ Awatere, S. (2011). Personal communication

Table 1: Population estimates and people experiencing high housing OTIs²

Year	NZ Population Estimate	High housing OTIs
30 June 1996	3,732,000 people	746,400 people (1 in 5)
30 June 2011	4,405,200 people	1,101,300 people (1 in 4)

There are a number of terms related to housing that are used in this and many of the other reports about housing that may need some explanation, for example, households, ownership, rental, affordable, social, emergency and quality of housing.

Households

The composition of households is a factor to be considered when looking at the overall patterns of housing. From the 2006 census data, Statistics New Zealand³ report that one-family households make up 70.4 percent of all households in Waikato Region. For New Zealand as a whole, one-family households make up 69.1 percent of all households.

- 30,351 people (or 22.5 percent) live in one-person households in Waikato Region. Throughout New Zealand, one-person households make up 23.0 percent of all households.
- The average household size in Waikato Region is 2.7 people, compared with an average of 2.7 people for all of New Zealand.

**Figure 1: Household Composition, Waikato Region and New Zealand
2006 Census**



The composition of households in the Waikato is very similar to those in New Zealand as a whole.

² [http://wdmzpub01.stats.govt.nz/wds/TableViewer/tableView.aspx?ReportName=Population Estimates/](http://wdmzpub01.stats.govt.nz/wds/TableViewer/tableView.aspx?ReportName=Population%20Estimates/) (retrieved 14.9.12).

³ <http://www.stats.govt.nz/Census/2006CensusHomePage/QuickStats/AboutAPlace/SnapShot.aspx?type=region&ParentID=&tab=Housing&id=1000003&p=y&printall=true> (Retrieved 10.9.12)

Home ownership

Individual people, families or businesses purchase a house/land package. Home ownership is an aspiration that many New Zealanders work at and expect to achieve. It was described by Brian Donnelly (August 2011, p.1) as

a key component of family and community security. Housing affordability has a significant impact on New Zealanders access to home ownership.

Rental properties

In New Zealand the private rental market has tended to attract small scale investors, who generally own 1-3 properties, may invest on a short-term basis, and about three-quarters of landlords manage their own properties (Productivity Commission, 2012).

Affordable Housing

The terms affordable and social housing are often used interchangeably, however they do have distinct meanings and are defined in many housing documents.

This report is guided by the definitions developed by Centre for Housing Research (CHRANZ, 2006) and used by the Housing Shareholders Advisory Group. These groups used the working definition that “housing is affordable when a household spends no more than 30% of its gross income on housing costs, whether for rent or mortgage” (Housing Shareholders Advisory Group, April 2010, p.13).

The term “housing affordability” has a slippery quality to it. In a mainstream sense more often than not it’s all about the state of the real estate market, mortgages, interest rates, home buyers and the substantial yet diminished home-owner segment of society (Community Housing Aotearoa, 2012).

The Whaingaroa Affordable Housing Trust (2008) in their report on the housing situation in the Raglan area used a definition of affordable housing from the Affordable Housing: Enabling Territorial Authorities Bill (2008). This Act defined affordable housing as housing that:

- a) is for persons who live in households that –*
 - i. Have low to moderate income; and*
 - ii. Have no, low, or moderate legal or beneficial interests in property; and*
- b) is priced so that the persons are able to meet –*
 - i. Their housing costs; and*
 - ii. Their other essential basic living costs; and*
- c) is within the regulatory criteria for determining what affordable housing is, if regulations setting criteria exist (cited in Whaingaroa Affordable Housing Trust, 2008, p.17).*

The Affordable Housing: Enabling Territorial Authorities Bill (2008) has subsequently been repealed.

Social Housing

Social housing is described as a form of affordable housing where assistance is provided to house those who would otherwise have great difficulty in meeting their own housing needs. Social housing is generally provided as an affordable rental option for people on low incomes and sometimes in circumstances where a degree of social support is needed and available, such as in the disability

sector. Housing New Zealand Corporation is the largest single provider of social housing in New Zealand.

Emergency Housing

Emergency housing such as that provided by the Hamilton Combined Christian Night Shelter, Salvation Army and Women's Refuges are not regarded as social housing.

Quality Housing

While housing is regarded as fundamental to a person's wellbeing there is ample evidence to suggest that the quality of housing in New Zealand is not as good as it could be. This is an issue that threads through much of the literature and many of the discussions that have informed this research.

Access to housing

Access to housing is not a level playing field in New Zealand and is currently undergoing some significant changes that are heightened by 'housing market' increases in the cost of housings.

Population increases coinciding with a drop in building consents for new houses, particularly in Auckland, are also having an impact on the availability of housing. The Salvation Army, in their 2012 State of the Nation Report (Johnson, 2012) suggest that there is a deficit of over 16,600 houses in Auckland over the past five years.

Over the past five years, Auckland has grown by an estimated 115,000 people, yet consents have been issued for just under 22,000 dwellings – a ratio of one dwelling for every 5.6 people (p.63).

The gap between a growth in population and a fall in building consents is also being experienced in the Waikato, although to a lesser extent than Auckland.

Between the years 2009 - 2011 the Hamilton/Waikato District grew by 10,100 people while [building] consents were issued for 2,372 new dwellings – a rate of 4.1 people per dwelling (Johnson, 2012, p.78).

Overcrowding

A flow on effect from the housing shortage can be overcrowding, particularly for those people on low incomes, as the Salvation Army reports highlights the increased number of people living in dwellings.

In the next section of this report a recent survey of housing need in the Waikato will be explained and most of the data will be used to give a local voice to the housing issues covered in the whole report. This will be followed by a more in depth look at some of the housing options such as ownership and rental available to people and some of the affordability issues that are experienced in the current economic climate. Social housing provision and regional housing initiatives will be canvassed and to round off the report affordable housing matters will be considered.

Housing needs in the Waikato

To set the scene for this report a brief housing needs survey was carried out via email by Poverty Action Waikato in July 2012. Copies of a questionnaire, prepared by Rose, were sent out via email to a large number of people on Friday 20 July and a few printed copies were distributed by hand during the following week. The questions asked were focused at gathering information from those who are involved in various statutory, social service and community agencies. Neither the respondents nor their organisations will be named in this report. Twenty four completed questionnaires were returned to Poverty Action Waikato by Monday 30 July and provide the data for this report.

A thematic analysis of responses to the completed questionnaires was carried out. The themes include:

- Requests for housing assistance;
- Affordability and Quality;
- Location;
- Access barriers;
- Advocacy and Support; and
- Emergency housing.

Most of these themes will be included and discussed in various sections of this report.

Requests for housing assistance

Over the last month respondents report that approximately 97 Individuals and 105 families contacted people, agencies or organisations asking for help with housing. Nine respondents reported an increase and 11 reported about the same number of people who have contacted their agency or organisation asking for help with housing.

Emergency housing

It appears that emergency accommodation such as night shelters or Women's Refuge, or Salvation Army is available to a limited extent in Hamilton but not in other towns.

There is emergency housing available however there are times when our client's do not meet criteria. ... Our challenge is accessing a home for people who need assistance due to health concerns, an unsafe situation, eviction notice served or financial constraints.

Most people who are in contact with Community and Social Service Agencies are reliant on rental accommodation and the notion of home ownership was not raised in this survey. Many agencies work closely with their clients and with property managers or landlords to establish good relationships that will lead to some housing stability for their clients. The ongoing support offered to clients is in part designed to try and work through previous behaviours that may have set up housing difficulties in the past and to encourage opportunities for learning skills that will assist in greater housing stability for the future.

Home ownership

In New Zealand home ownership, at least for the settler population, according to Phillip Morrison *... remains an integral, and possibly the central component of New Zealand culture. Access to property, privacy and security and a wealth generating asset around which to raise a family has been a prime motivation for immigration since Europeans began settling in numbers in the early nineteenth century (2008, p.9).*

The rates of home ownership in New Zealand rose through the post-war period and reached a peak of 73.7% in 1986. However, these rates have been steadily declining since that time to 66.9% in the 2006 census (Morrison, 2008).

The change in home ownership rates are also reflected throughout the Waikato region as the figures in Table Two below show. The rates in home ownership in many areas of the Waikato show a small rise between the 1996 and 2001 census, for example, in the Matamata-Piako District a rise of 4% in 2001 followed by a fall of 5% by 2006 was noted. However, by 2006 there was an overall drop in these rates. The percentages expressed in Table 2 include dwellings owned by individuals and those held in a family trust.

**Table 2: Households in Owner Occupied Private Dwellings by Area
As a percentage of Households in All Private Occupied Dwellings 1996, 2001 and 2006⁴**

Area	1996 Census	2001 Census	2006 Census
Waikato Regional Council	67.9	66.7	65.4
Thames-Coromandel District	72.7	71.4	69.4
Hauraki District	70.8	72.9	69.2
Waikato District	68.3	70.3	67.8
Hauraki District	70.8	72.9	69.2
Waikato District	68.3	70.3	67.8
Matamata-Piako District	67.4	71.5	66.2
Hamilton City	65.3	61.0	60.7
Waipa District	72.7	73.9	71.9
Otorohanga District	63.7	69.7	62.8
South Waikato District	68.6	68.8	65.4
Waitomo District	64.9	64.0	59.7
Total New Zealand	70.7	67.8	66.9

In another breakdown of homeownership, this time separating out those dwellings held in a family trust, Statistics New Zealand⁵ report that:

- In Waikato Region, 53.7 percent of households in private occupied dwellings own the dwelling, with or without a mortgage.
- For New Zealand as a whole, 54.5 percent of households in private occupied dwellings own the dwelling, with or without a mortgage.

⁴ http://www.stats.govt.nz/browse_for_stats/people_and_communities/housing/housing-indicators.aspx

⁵ <http://www.stats.govt.nz/Census/2006CensusHomePage/QuickStats/AboutAPlace/SnapShot.aspx?type=region&ParentID=&tab=Housing&id=1000003&p=y&printall=true> (Retrieved 10.9.12)

**Figure 2: Ownership of Dwelling by Household
Waikato Region and New Zealand, 2006 Census**



Home ownership rates throughout the Waikato region generally mirror national rates and trends.

The cost of housing has a major impact on the ability of people to purchase a home. Housing affordability, while always a challenge for people in low income earning brackets, has become an issue for many middle income earners since the house price boom between 2001 and 2007. With increases in house prices it has become more difficult for some people to save for a deposit to buy a house and/or to meet mortgage payments. This in turn puts pressure on the availability and cost of rental properties and has a downstream effect on the affordability of housing for those in lower income brackets. During this period house prices in many regions throughout New Zealand almost doubled (NZ Productivity Commission, 2012). Housing affordability pressures are greatest in Auckland where house prices are considerably higher than in other regions.

In Hamilton City the median house price increased by 66% from \$185,185 in 2002 to \$304,570 in 2006 (Future Proof Implementation Committee, 2012).

However, affordability has become a very real barrier to home ownership in Hamilton City where, for example, the median house price increased by 66% from \$185,185 in 2002 to \$304,570 in 2006 (Future Proof Implementation Committee, Feb 2012. p.3). This committee went on to point out the value of home ownership as a significant feature of the national identity of New Zealand. It also

In September 2002, it took 4.9 years of work at the average wage to purchase the median priced home (which was then valued at \$185,000). By September 2007, this work burden had grown to 7.7 years to purchase the home (now valued at \$350,000) (Donnelly, August 2011, p.1)

offers a means of attracting and retaining workers in the region and supports wealth generation and asset growth of lower to middle income households.

Home ownership is also known to provide a buffer to poverty in old age and recent trends of decreasing home ownership present a cause for concern as the baby boomer generation ages (Waldegrave & Cameron, 2010).

Along with the increase in the price of houses, the current sensitivity of the New Zealand housing market to interest rates, the value of New Zealand currency and overseas investment, has resulted in a poverty of housing. We suggest that housing provision, particularly for people who are financially vulnerable, needs to be approached from a social justice rather than market driven agenda.

Māori and Home Ownership

The many issues and barriers for Māori particularly in relation to housing whether in urban settings or on land often multiply –owned and in more rural settings have been highlighted in a myriad of government reports and research documents. The recent Auditor General’s report provides a useful summary:

Māori are disproportionately represented on state housing waiting lists. They are more likely to live in housing of poor condition compared with the rest of the population. Māori are also less likely than non- Māori to own their own home (Office of the Auditor General, 2011, p.23).

An important aspect of housing is some recognition of cultural concepts that relate to the land, location and function of housing for people. These concepts are not static and are influenced by wider social and economic patterns in societies. Research based on literature and interviews with Māori whānau (family) by Waldegrave, King, Walker & Fitzgerald (August 2006), suggests that models of housing developed to address Māori aspirations and expectations do need to include values such as the social, spiritual, and cultural/historical aspects of housing, as well as security, economic and status aspects.

Land is hugely significant for Māori and considered to be “taonga tuku iho, a treasure handed down through the generations” (Office of the Auditor General, 2011, p.23).

Along with some of the potential for Māori land to provide for affordable housing, the Auditor General’s report (2011) lays out many of the barriers experienced by Māori when it comes to building housing on Māori land. These include:

- Difficulty in raising finance
- Planning restrictions
- Rates arrears
- Infrastructure
- Gaining consent to build where there are many owners (p.26).

There have been many Government initiatives and programmes that have to some extent supported the building of housing on Māori Land (see table 3 below) with limited success and in no way meeting the need or desire by Maori to build more housing, or to improve the quality of housing currently in their care.

Table three was compiled from data supplied by the Office of the Auditor General (2011). In addition, Waldegrave, et al (2006), report that over 24,000 Maori households had purchased or built a house through loans provided by Maori Affairs, and 5,527 homes had been renovated or repaired.

Table 3: Past and present programmes for building housing on Māori land

Government Programme (Entity)	Duration	Description and results
Native Affairs Homes	1929-1945	Rural focus – estimate of 293 mortgages
Māori Affairs Homes	1945-1980s	Urban focus to support migration of Māori to towns and cities for work – loans provided by Dept of Māori Affairs
Papakāinga Lending Scheme Housing New Zealand Corporation (HNZC)	1985-2008	Loans to individuals to build houses on Māori land – 44 loans between 2000-2009
Low Deposit Rural lending (HNZC)	1994-2008	Home loan for low-income households with 3% deposit in the Northland, East Coast, & Bay of Plenty areas – 142 loans between 2000–2009 for houses on multiply-owned Māori land
Special Housing Action Zones (TPK)	2000-present	Partnership focussed programme with good capacity support provided – progressed a number of housing developments, including 2 successful Māori Demonstration Partnership fund projects in 2010/11 \$456.000 in 2010/11
Rural Housing Programme (HNZC and contracted (often Māori) providers)	2001-2011	Loans and grants to upgrade, renovate, and replace housing. 2900 houses repaired 2001/02-2010/11. \$139.5 million 2001-2010.
Community Owned Rural Rental Housing Loans (HNZC)	2002-2008	Loans for community based organisations to build their rental housing stock. \$6.6 million provided to Māori trusts in low-cost loans
Māori Demonstration Partnership fund (HNZC)	2008-present	Contestable fund – grants and low-cost loans to Māori organisations to help them develop housing on multiply-owned land. Four partnerships. 15 houses, 28 Kaumātua houses, and a large communal building. \$5 million each year
Kāinga Whenua (HNZC and Kiwibank)	2010-present	Low income first home buyers to build on multiply-owned land. One loan between Feb 2010 and Dec 2010

Responsibility for any of the still functioning programmes listed will have been transferred from HNZC to the Department of Building and Housing (DBH) following the recent review of service provision by the Housing Shareholders Advisory Group (2010).

While some of the programmes outlined above have resulted in the improvement of housing stock for Maori it has become very apparent in our travels throughout the Waikato (Black & Cox, 2011) region as we have been doing this research that there is great disparity in the location and quality of housing available for people to live in. Housing needs are not being met and there is a lack of affordable housing. The desperation to find affordable accommodation is illustrated by the following quote:

Some Māori families, because of the lack of affordable rental accommodation, have gone to their land and now live in shacks, with eight children in one bedroom and a long drop as their only toilet, no running water or electricity. (Coromandel)

Poor quality housing is particularly noticeable on the back roads in rural areas away from towns and cities to the extent that at times it is difficult to tell whether a dwelling is abandoned or still being lived in.

Some old houses are very much treasured for the people who lived there and the memories they contain, as my partner and I (Rose) discovered when invited to photograph what we saw as ‘an old house’ in a rural area of the Waikato. This was my ‘Koro’s place’ we were told and the picture we had with us evoked stories and memories of the life Koro had lived from the whānau member we spoke to. This was a living place - so much more than ‘an old house’.



There are exciting new national and regional initiatives being developed by Māori to meet both the current and future housing needs of Māori.

Rental Housing

Most of the rental housing stock in Aotearoa New Zealand is owned by private investors. Rental housing, according to the Productivity Commission (2012, p.197) has two functions – “it provides a flow of housing services and it is also an asset”. Rental properties have been considered a good investment proposition for many small investors as the value of property is expected to appreciate thus giving good return on capital invested. This was the case during the house price boom between 2001 and 2007 where real house prices almost doubled and have stayed at a relatively high price over the following years.

Table four below shows an increasing trend in the percentage of rental properties owned in the Private sector (by Private person or business) over the ten years from 1996 - 2006, both throughout the Waikato region and in New Zealand as a whole. Conversely there was a decrease in the percentage of State owned houses (HNZC and Other State Landlords) and also in properties owned by Territorial Authorities across the region. There was also an increase in demand for rental accommodation as the formation of households was changing and the high price of houses acted as a barrier to moving to home ownership.

**Table 4: Percentage of households by sector of landlord
For households Paying Rent for the Private Dwelling They Occupy 1996, 2001 and 2006⁶**

Territorial Authority	Private Person or business			HNZC			Local Authority or City Council			Other State Landlord		
	1996	2001	2006	1996	2001	2006	1996	2001	2006	1996	2001	2006
Thames-Coromandel District	82.5	86.4	89.9	11.5	8.8	7.3	2.7	2.5	0.8	3.2	2.5	2.1
Hauraki District	77.8	83.5	85.8	13.0	9.3	7.6	4.7	4.3	3.0	4.7	2.9	3.7
Waikato District	68.8	79.8	85.9	18.4	14.4	9.8	1.7	1.5	1.2	11.2	4.3	3.1
Matamata-Piako District	77.8	83.3	87.0	13.9	9.7	7.3	5.6	5.1	4.1	2.7	2.1	1.5
Hamilton City	75.7	80.9	83.0	18.9	15.0	13.6	4.2	3.3	2.6	1.2	0.9	0.9
Waipa District	78.9	86.0	88.9	12.6	8.3	6.5	5.9	4.1	3.2	2.5	1.6	1.2
Otorohanga District	66.5	82.3	85.8	10.1	10.1	8.0	5.3	4.0	3.8	18.1	3.0	2.8
South Waikato District	76.4	83.9	87.7	11.2	5.8	3.6	5.8	5.0	4.1	6.3	5.2	4.3
Waitomo District	69.0	75.2	81.3	19.7	14.8	11.2	3.8	3.8	1.7	7.5	6.2	5.8
Total, New Zealand	72.1	78.4	81.8	5.4	4.2	3.0	19.4	15.6	13.5	3.1	1.9	1.7

⁶ http://www.stats.govt.nz/browse_for_stats/people_and_communities/housing/housing-indicators.aspx

Rental housing tends to serve middle and high income earners well, either as a housing option which allows for flexibility and ease of movement or as a temporary option prior to or between house purchases. The quality of housing offered at top to middle end of the rental market is generally good and well maintained.

Renters on lower incomes have few housing options. They often spend a high proportion of their income on rent and may have to settle for poor-quality or inappropriate housing. The current rental market provides limited options for those who seek long-term rental accommodation, and people who enter retirement while renting are likely to face hardship

(Productivity Commission, 2012, p.196).

On the other hand the rental situation for people on lower incomes presents a number of difficulties (see box).

Although rents have not increased as much as house prices, they have increased by 6.6 percent over the two years from 2008/09 to 2010/11 (Statistics NZ, 2011). Over this time there was an increase in the proportion of their income that households are spending on housing costs from 19.5 percent to 21.8 percent reflecting an increase in rents and property rates and average weekly total housing costs. These housing increases coincided with relatively static household income figures (Statistics NZ, 2011).

The gap between housing costs and household incomes for households that did not own their own dwelling means that more people are paying over 30 percent of their income on housing costs is depicted in Table five (Statistics

NZ, 2011) In households that own their own dwelling the proportion of spending on housing was relatively unchanged.

Table 5: Changes in the proportion of people spending more on housing costs

Housing costs for people who do not own their own dwellings	2008/09	2010/11
More than 30% of income	33.8%	39.1%
More than 40% of income	19.9%	22.9%

Trends in household median incomes measured both before and after housing costs from the 1980s to 2011 show that accommodation costs for low to middle-income households have risen as a proportion of household income (Perry, 2012).

The Government does provide the Accommodation Supplement as a form of housing assistance for people on low incomes who are not living in state houses. The Accommodation supplement is administered by the Ministry of Social Development (MSD) and approximately 320,000 people are currently receiving this supplement (Housing New Zealand Corporation, December 2011).

Some of the complexities of the housing market are reflected in the way people in the region talked about rental housing in particular (Black & Cox, 2011). The way the housing market works can mean that the housing needs of people in communities are not being adequately provided for.

Housing is a huge problem. There are not a lot of places to rent and so the rents are high. Some rental properties are in really poor condition but people here do not have other options. They are not worth the money that you have to pay (Coromandel).

People living in coastal locations have spoke about how the growing economic inequality impacts on housing affordability in their towns. Many of the more affluent vacation properties are: left unoccupied; rented on short term basis, or; unaffordable as rentals for local residents.

54% of rate payers in the Thames Coromandel are absentee landlords. If we could only balance it out a bit -if less people had two houses (Thames, Hauraki).

Approximately 60% of the housing stock in Raglan is owned by absentee landlords, who may use their properties as holiday homes for short periods of the year. One out of four houses was empty at the last census. Most of the rental stock is only available on a short term basis. Renters often move frequently, as houses tend to be more affordable when they are on the market (Raglan).

The desirability of a location as a holiday destination for more affluent groups in society affects the availability of housing and accommodation costs for the local residents as houses become more popular and prices are driven up. The housing asset bubble combined with greater inequity in available work and incomes levels, has resulted in the housing needs of many local residents being left unmet. The development of coastal locations by property developers, investors, and affluent people with increased disposable income, who have the means to make money out of rising house prices have, in effect, made housing unaffordable for less affluent locals.

There has been a good deal of property development in recent years which has pushed property prices up and rates are now higher as a result. This has meant that many low income, Maori, and older people, some who have been in Raglan for years, can no longer afford to live in their existing homes (Raglan).

The decile rating of Colville school is higher because of the big baches, yet nothing has changed for that community. The school decile rating is not reflective of the incomes of people who live in the community and creates an inequality when it comes to getting funding etc. (Coromandel).

In some of the smaller towns we heard of the pressure that exists to respond to a lack of housing provision by moving to more affordable locations away from their home base.

They could move into bigger centres where the rents may be more affordable, but the idea of this scares them as they have lived in the Coromandel their whole lives (Coromandel).

For some people participation in the housing market can create and exacerbate financial poverty.

When some services try to house the homeless and send them to WINZ, this sometimes sets up a cycle of debt with the bond, connection fees etc. (Hamilton).

Access barriers to rental housing

Some people experience a number of barriers when looking for housing. Some of these barriers are a result of poverty, discrimination and a lack of access to resources; while others relate to the tension between the basic human right to be housed and the difficulties people have in living their lives in what society might regard as a responsible fashion.

The need to have references was the most frequently mentioned barrier. Looking for accommodation is expensive and finding transport to look at houses is difficult for some as is access to newspapers or the internet and trade me where houses are advertised. Other examples of barriers were summed up by one respondent as

prior convictions, financial constraints, and reference checks with other rental properties that outline a history of previous violence, damages to the home or breach of tenancy agreements.

Financial issues such as – cost, bad credit history, not having sufficient bond money, sufficient income to sustain rent, current credit issues and/or low wages make many private rentals unaffordable.

Of particular concern was the discrimination, culture, racism, prejudice, that respondents described:

*They are looked upon and some feel they are judged by the colour of their skin;
Race - If men are Maori many rental agencies ask a lot more questions.*

They also talked about some people having poor skills when dealing with landlords and agents where they might have

Mental health issues and don't present well.

Some Landlords do not want to house large families or people on benefits.

Quality of housing stock

There is now a deficit of affordable housing in New Zealand which impacts most on the health and well being of people on low incomes as the quality of housing available to them is often very poor.

New Zealand housing is of lower quality than most OECD countries. We do not tend to heat our homes adequately, leading to cold, damp houses. Housing quality is particularly important for babies and pre-schoolers as they spend much of their time at home. Poor housing quality and its associated health issues have a cumulative impact and can permanently affect child development (Expert Advisory Group on Solutions to Child Poverty, 28 August 2012, p.26).

Local social service providers report that *The families we have contact with can usually not afford well cared for properties so pay fairly high rentals for poorly insulated properties in lower socioeconomic areas of town.*

The general standard of properties available to people on low incomes were described as:

Cold, dark, smelly and damp; Heating was often insufficient or none was provided; Floor coverings were substandard, stained or threadbare; and curtains were often not supplied and those that were maybe mouldy; very few have ramps for wheel chair access or bathrooms that are accessible for disabled.

For some families overcrowding is a factor as the houses that they can afford do not have adequate space, especially numbers of bedrooms available. Some people/families are sharing with other people or living in garages, caravans or sheds.

Poor quality housing is a significant marker of poverty locally and globally and is known to have an adverse impact on the health and wellbeing of those who live in that category of dwellings. In New Zealand around 60% of the population live in homes built before insulation became compulsory for new dwellings in 1978. According to the Building Research Association of New Zealand (BRANZ) an estimated 84% of dwellings are likely to have inadequate insulation (Telfar-Barnard, Preval, Howden-Chapman, Arnold, Young & Grimes (October 2011).

Houses need ongoing maintenance and in some communities there is very little capacity and resources to carry out necessary repairs.

There is often no money for ongoing maintenance of homes. We have a nanny who comes here to our house. In the house where she lives she has to walk over holes to get to both the toilet and bath. We have many substandard homes in the Coromandel (Coromandel).

We heard of the ongoing ramifications of poor housing:

There is no way you could expect kids to function, cope and do well within the school system when they are living in these conditions (Coromandel).

The lack of quality affordable housing leads to health issues such as asthma and other respiratory problems (Coromandel).

We consider that it is a basic right of all people in Aotearoa to have adequate shelter and that includes having a warm dry home to live in. Access to affordable and adequate housing would be a significant health prevention strategy, particularly for vulnerable children and older people.

The evidence of health improvements for people when homes are well insulated and adequately heated has been documented in recently published reports on the impacts of the “Warm Up New Zealand: Heat Smart Programme” (Grimes, Denne, Howden-Chapman, Arnold, Telfar-Barnard, Preval, & Young, June 2012). These research reports indicate that there is a favourable cost benefit analysis for people living in homes with retrofitted insulation delivered through the Warm Up New Zealand: Heat Smart Programme. Insulation, rather than clean heating, was shown to have a significant impact on reducing hospitalisation and pharmaceutical costs for occupants compared to those who were living nearby in houses which had not received insulation or heating as part of the programme. There was also a significantly reduced mortality rate in households which were insulated. There was some indication from earlier community trials that insulation provided a higher level of benefit for those living on low incomes and in cooler regions, including fewer days off school and reduced medical visits.

The Warm up New Zealand programme has carried out 179,936 Insulation retrofits and 36,975 Heating retrofits, giving a total of 203,256 retrofits by the end of August 2012 (Gibson, 2012).

In response to the Grimes et al (June 2011) cost benefit analysis Eloise Gibson reported in the Dominion Post on 12th September that

Government subsidies for heat pumps have been quietly scrapped after a study found no clear economic benefits. Grants of \$500 towards heat pumps and other types of efficient heating were part of the Warm Up New Zealand scheme...While there has been no formal public announcement, the Energy Efficiency and Conservation Authority has already stopped giving grants to heating installers...The decision to wind down the heating grants was made after an Economic Development Ministry report found insulating houses provided much greater benefits than subsidising clean heating, particularly in low-income households. The report found the \$330 million cost of the scheme had delivered \$1.2 billion in benefits, mostly in health savings from warmer, insulated houses. It found no clear economic benefits associated with grants for clean heating, which it said might be because clean heating improved health only if people were able and willing to pay the ongoing energy bills.

One of the ways to address the issue of poor quality housing suggested by the Expert Advisory Group on Solutions to Child Poverty (2012, p.27) would be to “regulate the quality of rental accommodation using a mandatory Warrant of Fitness”. This call was supported by Akarere Henry from Tokoroa who was reported in the Waikato Times as saying that

A warrant of fitness would be “fabulous” and would help improve the health of the town’s poorest children, who suffered from terrible respiratory illness due to their unhealthy homes (Brennan-Tupara, 29 August 2012).

In our recent survey some respondents offered a standard in terms of quality for housing that included the following aspects. Houses needed to be safe and soundly constructed, adequately insulated to ensure easy and affordable heating options and with good flooring options. They need to be in good condition on the interior and the exterior. Rooms need to be of a reasonable size with a sufficient number of bedrooms for families. For some the provision of a bath and shower would be appreciated.

The outdoor area of a house where there was a back yard for the children; fencing and gates; good parking; garage/car port – space for passengers to alight as well as driver; and properties that are easy to maintain; were reported as desirable.

Respondents also pointed out that a lot of the cheaper and more affordable homes to rent or buy are not very good quality and require considerable repairs. Property Managers could be unfriendly and they or landlords were not always responsive to requests for repairs to be done in a timely manner.

Properties that are available and affordable for single people on benefits are generally in large 1970’s concrete block units. Many are in poor condition due to lack of renovation by landlords, although there are some properties in a good condition in Hamilton. People who have poor rental history or lack references or are otherwise disadvantaged by circumstance often have little choice in the quality of the accommodation available to them but still pay a lot in rent. In Hamilton it is difficult to find a single unit flat of a good clean standard under \$200 per week (Social Service agency).

In areas like Raglan baches are available on a temporary basis and often not designed for continuous living. Rental accommodation is generally very expensive.

Location

Another aspect of housing quality is the location of housing. Respondents described some desirable features of housing that pertain to the location. These include a safe community and safe neighbourhoods within easy access of public transport and close to good schooling and amenities.

One housing provider described their housing as having a:

Good sense of community spirit as they tend to select people who will fit in. Most have public transport and shops nearby and there is a community nurse as well as a social worker available although residents use own doctors. A shopping bus to Chartwell [shopping centre] is available [for residents] weekly.

On the other hand some people live in areas where they have concerns about their safety or about the culture of the community (gang affiliations, low socioeconomic families, transient people etc).

Some families are worried about the neighborhoods in the places they are located in and have experienced children being intimidated, dogs roaming, loud neighbors and fast cars using streets.

Generally families live in densely populated areas where properties are small and houses are very basic. Most areas that I visit do appear to have an adequate bus service. Families often don't associate with others in the neighbourhood as they feel uncomfortable over their own circumstances. If they have a large family and small yard they do not have the facilities for their children to bring friends home.

In the neighbourhoods where there are a lot of units they are mostly populated by transient people and there is a lack of community, although public transport and community/health facilities were usually accessible.

State Provision of Social Housing

In New Zealand social housing assistance is largely provided by the State through Housing New Zealand Corporation (HNZC) who has a stock of some 69,000 houses available for rent throughout New Zealand. More than 200,000 people are housed by the Corporation. Further assistance comes in the form of subsidies, either the Income related Rent Subsidy for those living in "State houses" or the "Accommodation Supplement" which is administered through the Ministry of Social Development (MSD).

Government policies with regard to housing have varied over time and the numbers of State houses to some extent reflect those policies. Olssen, McDonald, Grimes & Stillman (November 2010) carried out analysis of the state housing database between the years 1993-2009. They chose these years because of they represent a period of reforms in public housing.

The state housing portfolio is currently valued at \$15 billion, making it the Crown's second largest asset. The income-related rent subsidy has a forecast cost of \$587 million in 2011/12, while the Accommodation Supplement will cost around \$1.3 billion (HNZC, December 2011).

Housing policy reform began shortly after the election of the fourth National government in October 1990. The reforms of the 1990s involved the introduction of market based rents for state houses, a major withdrawal of the state from housing finance, and the sale of a large number of state houses. Housing policy changed direction after the election of a Labour government in November 1999. The new government reintroduced social (income-related) rents, developed a new allocation system for state housing tenants, placed a moratorium on sales to tenants, and increased the state housing stock (p.1).

The State housing stock in the Waikato region, according to Olssen et al (2010) was recorded as 4,902 in 1993 and 4060 in 2000 – an overall reduction of 17.2% between 1993-2000. By 2009 there were 4,457 state houses in the region which was an increase of 9.8% between the years 2000-2009. Table six has been compiled with data from Olssen et al, (2010. p.28).

Table 6: State housing stock in Waikato Regional Council Area

Region	Stock			% Change in Stock Between		Additions between		Sales Between		Destroyed Between	
	1993m6	2000m1	2009m1	1993m6	2000m2	1993m6	2000m2	1993m6	2000m2	1993m6	2000m2
				-	-	-	-	-	-	-	-
Waikato	4,902	4,060	4,457	-17.2%	9.8%	108	587	945	100	5	90
NZ	69,315	59,170	65,325	-14.6%	10.4%	2,157	8,867	12,205	1,194	116	1,518

HNZC has been undergoing another period of reform driven by Government responses to the tight fiscal climate following the financial sector collapse in 2007/08. In short the model of housing provision has been changed from the original social security brief of ‘a home for life’ to a through put model where housing is provided only to those most in need for the period of that need. A briefing to the Minister (HNZC, December 2011) describes the role of the Corporation as follows:

To provide safe, warm, and dry homes for people in the greatest need. Over the last 2 years the Government has focussed the Corporation’s work more tightly on managing state homes and tenancies in a financially constrained environment (p.3).

However the following statement indicates that the new direction of the Corporation is posing some difficulties.

The Corporation needs to be constantly aware of the tension between housing those most in need, reconfiguring the portfolio, contributing to sector growth, maintaining a viable and sustainable business model, and delivering an appropriate return to the Crown (p.4).

HNZC Waiting Lists

One of the ways that the need for social housing is assessed is by considering the waiting list numbers for State housing. However, these waiting list figures need to be read with caution as they are impacted on by policy changes and may not be a reliable source of data to indicate the housing

needs of people in any given community. As at 31 August 2012 there were 4,096 people on the waiting list for a state house throughout New Zealand in the following categories⁷.

Table 7: HNZN Waiting list numbers for New Zealand and the Waikato

	New Zealand	Waikato	
	At 31 August 2012	July 2012	August 2012
Priority Eligible - A	618	13	10
Priority Eligible - B	1,812	115	100
Priority C (assessed before 30 June 2011)	778	41	4
Priority D (assessed before 30 June 2011)	888	31	30

Note: Since 1 July 2011, Housing New Zealand adds only Priority A and B applicants to the waiting list. This is because only Priority A and B applicants are eligible for a state house under changes to the Social Allocation System that came into effect on 1 July 2011. Priority C and D applicants confirmed on the waiting list before 30 June 2011 remain on the list until they accept an available state house not required by any priority applicant, or they exit the list.

Housing New Zealand has in the past been the place where many low income people have gone to find housing. Now survey respondents note that while private rental is too expensive and there are few HNZN houses available:

To get into a Housing Corp. accommodation, have to be virtually homeless!

Another respondent reported that

Housing NZ, Housing is becoming harder and harder to access, we find the process of applying to HNZN very arduous and can penalize those people we support. The quality of property offered by Housing NZ is declining along with the attitudes of their staff.

The shift in emphasis in HNZN to asset and tenancy management and the focus of housing people with high need for the period of that need has created some disquiet in the community housing and social service sectors. This disquiet is reflected by the Productivity Commission:

The Commission is concerned that the emphasis on moving people through state houses undervalues the stability needed for sustainable improvements in social outcomes. Although the Commission strongly supports better use of public capital, we consider that some social outcomes are more likely to be improved if both the tenants and their houses were transferred to the community sector (Productivity Commission, 2012, p.220).

The through-put model of housing being adopted by HNZN also raises some concerns firstly, about the assessment of need that will be part of the reviewable tenancy process and secondly, the capacity of the community housing sector to provide housing for those who are deemed no longer eligible to be accommodated by the State.

⁷ <http://www.hnzn.co.nz/rent-buy-or-own/rent-from-housing-new-zealand/waiting-list-by-nu/?searchterm=Waikato%20housing> (retrieved 12.9.12).

Accommodation Supplement and Income-related rent subsidy

The Government has two separately administered subsidy systems to make housing more affordable for low income households. The income-related rent subsidy is available to State house tenants so that they pay no more than 25% of their income in housing costs. Through the accommodation supplement, which is administered by the Ministry of Social Development, up to a maximum 70% of housing costs (rent or mortgage and rates) will be covered dependent on the recipient's income and other circumstances. For a breakdown on the various housing sectors and the distribution of the Accommodation Supplement prepared by the Social Housing Unit see Appendix One.

There is a gap between what people receive with the income-related rent subsidy (significantly greater) and the accommodation supplement. People receiving the accommodation supplement must pay a third of any rent increase and if their rent decreases the amount they are paid will decrease. While the accommodation supplement may work well in the private rental sector as an incentive for people on low income to live in cheaper housing, it does have implications for the community housing sector who wish to provide affordable housing. The Housing Shareholders Advisory Group has advised that the income-related rent subsidy should be extended to community housing providers so that the wellbeing of their tenants can improve materially.

The way the Accommodation Supplement abates hinders the ability of community housing organisation to improve housing affordability for their clients (Productivity Commission, 2012, p.231).

Local Government

Many local body councils also provide social housing, some 14,000 units throughout New Zealand, frequently to meet the needs of older people who are living on low incomes and have little in the way of assets. There are some voluntary, community and not-for-profit organisations, sometimes referred as the 'third sector' or 'the community housing sector', that also provide about 5000 units for social housing nation wide.

The Government has supported this provision with funding to build capacity, carry out upgrades, and deliver new social housing, and by renting an additional 1,500 fit-for-purpose properties to community groups for residential services (HNZC, December 2011, p.5).

Hamilton City Council, serving a population of approximately 145,600 people, currently provides 395 units for older people (pensioners) who meet the low income and asset criteria set by council. Part of this stock of units, 51 across three locations, are currently being prepared for sale as the council describes them as "no longer fit for purpose". In the recent long term planning round Council has agreed to hold on to and continue to service the remaining 341 Units as a business. They take no responsibility for the social needs of tenants.

The provision of social housing by Territorial Authorities often reflects a tension in values between social good and business approaches where profit or at the very least a break-even budget line is sought.

Territorial Authorities in the Waikato region, with the exception of Thames Coromandel, provide some social housing in their districts.

Table 8: Social Housing provision by Territorial Authorities in the Waikato Region

Council	Population	No of units	Location of Units
Hamilton City	145,600	395	
Hauraki DC	17,190	57	Paeroa –24, Waihi –21, Ngatea –12
Matamata Piako	30,483	109	Matamata-6 complexes, Morrinsville-3 & Te Aroha-3
Otorohanga	9,516	29	Otorohanga-22, Kawhia-7
Ruapehu	13,569	57	Taumarunui
South Waikato	22,641	79	Tokoroa-51, Putaruru-16, Tirau-12
Thames-Coromandel	26,000	0	Divested units to local Housing Trusts
Waikato	58,459	34	Ngaruawahia-8, Huntly-14, Tuakau-12
Waipa	40,000	126	Cambridge-67, Te Awamutu-46, Kihikihi-13
Waitomo	9441	20	Te Kuiti

The housing is commonly one or two bedroom units build in small complexes to meet the housing needs of pensioners who are living on low incomes and meet the asset criteria set by the council concerned. While there is some recognition on the part of many local councils that the provision of housing is a discretionary role many regard it as a community service. The Ruapehu District Council, in a 2007 review of community and older persons housing concluded that:

The provision of housing is not legislated Council business, but the community has signalled comfort in Council providing social housing, so long as it is rate-cost neutral (Love, 2007, p.4).

The cost-neutral view related to the provision of social housing expressed in the Ruapehu District review would be one that is shared by many rate payers through out the region.

The Social Housing Unit

The current Government has been working through a social housing reform programme. It set up the Housing Shareholders Advisory Group who prepared the report *Home and Housed: A Vision for Social Housing in New Zealand*. Their agreed vision for the future of social housing is:

... A future in which the public, private, non-government sectors and iwi all work in concert to ensure that every New Zealander has decent, affordable housing. It is a future where help for people with the highest level of need goes hand in hand with opportunity for those who are ready to move on. It is a future in which all providers of social housing play to their natural strengths, concentrating on the core activities that they do best (Housing Shareholders Advisory Group, April 2010, p.4).

One of the outcomes has been to increase the involvement of community social service and voluntary agencies (the third sector) in the provision of social housing. To help facilitate greater third sector involvement the Social Housing Unit (SHU) has been established to administer the Social Housing Fund of \$37.4 million in 2011/12. This fund is contestable and will be available for providers in the third sector who can contribute at least 50 percent of a proposed build of new social and/or affordable housing (HNZC, Dec 2011). This fund has now been allocated to “a mix of providers, from

small specialists, to those who can grow housing on a larger scale” (SHU Newsletter, May 2012). The Government has allocated a further \$104.1 million to SHU over the next three years to deliver *greater innovation, business capability and scale to the social housing sector*⁸.

The Productivity Commission (2012) has expressed some concern about the structure of SHU as a semi-autonomous body. They suggest that it

leaves room for unclear priorities, mixed purposes and misaligned accountabilities (p.216).

They propose that SHU will be more effective if it can balance the autonomy necessary for innovation alongside the need for integration with social policy and services. The tension highlighted by the Productivity Commission for SHU to be innovative and at the same time informed about policy and well connected to the complex and somewhat disparate community housing sector poses a very real challenge as SHU establishes itself as the funding provider arm of Government for social housing.

Community Housing Sector

It has been noted that the community housing sector represents a wide range of different social and affordable housing providers from the very small to some of the larger community housing providers.

Community Housing Aotearoa

The sector has recognised this fact and in 2004/5 established Community Housing Aotearoa (CHA) as the national umbrella group for the community housing in New Zealand.

Community Housing Aotearoa sets out fulfil two main functions⁹:

- *CHA provides information and training resources for members as well as advocacy for the sector as a whole.*
- *CHA and its member groups are intent on growing the capacity of the Community Housing sector and increasing the provision of housing options for those on low to moderate incomes in New Zealand.*

Community Housing Aotearoa has been acknowledged by the current Minister for Housing, the Hon. Phil Heatley, as one of the main voices who are advocating about the challenges faced in the provision of housing in communities. Through

Community Housing Aotearoa

sees its future role as:

Reaffirming that community housing has, by its very ethos as a housing movement that responds to need, always set out to offer solutions that broaden public understanding of ‘social housing’ and that deliver much more than a convenient substitute for state or public housing.

Preserving the fundamental identity of a community housing sector so that it isn’t lost under the non-government provider (NGP) catch-all being promoted by SHU, and to mitigate the risk community housing organisations (CHOs) being relegated to the margins of policy making, planning, funding allocations and implementation.

Continuing to act as a ‘catalyst for change’ in ways that an agency such as SHU can never fully replicate, through being a champion for well informed policy making and community-aligned decision taking (Community Housing Aotearoa, April 2012).

⁸ <http://www.socialhousingunit.govt.nz/news/special-bulletin-social-housing-fund-budget-announcement-and-shu-regional-forums/>

⁹ <http://communityhousing.org.nz/our-place/about-us>

that advocacy CHA has played an informative role with government as they reshape the vision and policy direction of social housing provision in New Zealand.

Community Housing Aotearoa since its inception in 2004, even with limited resourcing, has build up a considerable network of people and organisations with expert knowledge that it can draw on to advance the development of the social and affordable housing sector.

One of the main functions of Community Housing Aotearoa is to forge a working relationship with the Social Housing Unit.

They see the challenges ahead as including reaffirming the role of the community housing sector, preserving the fundamental identity of this sector, and continuing to act as a 'catalyst for change' (Community Housing Aotearoa, April 2012).

Forming an alliance with Community Housing Aotearoa and working towards an active and cohesive Waikato housing network to ensure a strong voice to government would be advantageous.

New Zealand Housing Foundation

One of the bigger and more established providers of affordable housing based in Auckland is the New Zealand Housing Foundation. Their mission statement:

To relieve poverty by providing or assisting the provision of affordable housing for low income persons and households in New Zealand¹⁰.

New Zealand Housing Foundation is a not-for profit charitable trust with backing from New Zealand based philanthropic organisations and it also receives central government support for many of its developments and programmes. Their programmes are primarily aimed at giving low income households opportunities to become home owners.



They tend to build new properties and offer various affordable housing options. An example of a model of ownership they offer is "Affordable equity" is their most popular programme. With this programme a household purchases a share of the home to a level they can afford and the remainder is owned by the

Housing Foundation. The household has their deposit and arranges finance from a bank. The Housing Foundation's (HF) ownership is the difference between the value of the home and the amount the household (shared owner) can provide that means that the mortgage required is lower than it would be if the house was being purchased on the open market.

HF list the benefits of this shared ownership model for the purchasing household as

- All the privileges of ownership without funding 100%
- Buying what they can afford
- The share grows in proportion to the investment



¹⁰ http://www.housingfoundation.co.nz/index.php?option=com_content&view=article&id=13&Itemid=26

- The share can be increased to 100% over time
- When the household wants to move on, they sell their equivalent share (e.g. 75%) back to HF, or on the open market, based on an independent valuation less a management fee.

They also offer a no deposit rent to buy programme where after five years of renting a house there is the option for purchase. This option offers security of tenure and the option of purchase without a deposit.

Interested people can go to the HF website and register their interest in a property. Most of their new building is in Auckland. HF has also assisted the Coromandel Independent Living Trust with financial planning, project management and financial support for the new units they are building (see below).

Regional Community Social Housing initiatives and support

Community based organisations, church groups and NGO social service agencies have a long term interest in housing. Suitable housing is a crucial factor that can lead to greater independence for people who request support from social service agencies and a good deal of time and energy is directed towards helping people who have housing issues.

Most people who find their way to social service agencies and community groups have a number of vulnerabilities that may have resulted in housing difficulties. Advocacy, advice, support, liaison and assistance were the words used to describe the various ways respondents helped people with issues related to housing.

Respondents spoke of advocating with clients to potential landlords, WINZ, real estate agencies, HNZC. In one organisation

The social workers liaised with Work & Income as required when the client needs financial assistance such as bonds and rent in advance to move into a property.

Many offered access to and assistance with finding properties through various sources such as: Local papers, Eldernet, networking with other community based agencies e.g. CCS; Ringing real estate agents, or the Internet. One mentioned putting advertisements in school newsletters. Another respondent spoke of the challenge of maintaining good relationships with rental agencies as some of the clients they work with have a difficult track record as tenants and may have left properties damaged or with unpaid rent.

Some offered advice re application process, entitlements; some educating around budgets and their rights as tenants. While others provided support viewing properties, transport, search using computer with them, support through HNZC process, assist with filling in application forms, assist with moving, support in helping with household items for new flat, food parcels, donations for the families with children.

One agency offers support and the opportunity to rent to buy a home over a ten year period.

Another housing provider said they leased properties from HNZC, on fixed term basis to support people to learn how to manage a tenancy independently.

They work with people who have experience of mental illness, an application can be made with the support of their clinician (e.g.: GP, Community Mental Health Nurse, Social Worker, etc.) This service is available to all people who have experience of mental illness.

Housing is an ongoing and significant issue for many of the people who access social service agencies. The various levels of housing support, advocacy, liaison and assistance offered by people working in agencies forms an essential part of the service they offer.

Many of these agencies do not own housing but rather they work closely either with social housing providers like HNZC or find housing for their clients in the private rental sector. Community organisations provide approximately 1.2 percent of the overall housing stock in New Zealand and is described as “small and fragmented” by the Productivity Commission (2012, p.218).

Throughout the Waikato there are a number of Community social housing providers, usually set up as charitable trusts to meet the needs of particular groups. A selection of these housing providers will be described in this section.

Whaingaroa Affordable Housing Trust

Whaingaroa Affordable Housing Trust was set up in 2007 with the stated purpose

- *To promote accessible, affordable housing models for Whaingaroa Raglan and to relieve poverty by the provision and promotion of affordable housing.*
- *To provide an increase in social housing stock while embracing environmental, cultural and social aspirations of the community (Whaingaroa Affordable Housing Trust, 2009, p.2).*

The Trust carried out a comprehensive feasibility study in 2008 and housing needs assessment in 2009. Both reports establish the need for more affordable housing in the area. During the housing boom from 2000 – 2007 there was a renewed interest in coastal housing, often as a holiday home for the more affluent people who tended to live in larger centres like Auckland, and resulted in the price of houses going up considerably. The increase in house prices led to an increase in other housing costs such as rates and an ensuing rise in rents. Affordable housing, whether to rent or buy, became virtually unavailable in Whaingaroa Raglan.

The Trust has worked successfully with Habitat for Humanity to build one new house in Whaingaroa Raglan. They have struggled to develop further affordable housing options even although through their research, they were able to establish a need for more. This group is voluntary and while they received some funding for the research project it has been impossible to get any further support either through institutions, private business or other organisations to advance their aim to build more affordable housing in Whaingaroa Raglan.

Well-Housed Coromandel- Kapanga Flats Project¹¹

In January 2008, Coromandel Independent Living Trust (CILT) purchased seven Kapanga Road pensioner bedsit flats from Thames Coromandel District Council, through the use of the Housing Innovation Fund from Housing New Zealand Corporation.



CILT retro-fitted them in 2010, which consisted of: all windows being replaced by double-glazed joinery, blown-in wool insulation in the ceilings, new curtains, electrical overhaul and exterior re-paint. During 2011 work was done to upgrade the plumbing and maintenance carried out on an 'as and when required' basis. The Work Co-Op group mow the lawns at the flats and generally help with tidying up.

CILT was invited by the Coromandel Colville Community Board to acquire the Council property in Kapanga Road in 2002. With the support of the New Zealand Housing Foundation, CILT identified a need for more pensioner housing so concept plans for 7 new flats at the rear of the property were drawn up and submitted for resource consent in 2008. CILT secured funding for the project from Housing New Zealand Corporation (HNZC).

Various issues have delayed the project but after lengthy submissions and appeals, some movement on the project was achieved during 2011. Once consent was gained the plans were also submitted to the Lifetime Design Foundation for assessment to achieve the Lifemark standard.

During 2011 CILT appointed a Project Manager Frank Rientjes who had been recommended by the NZ Housing Foundation. Frank ran the building construction tender process in late 2011 and Goldsmith Developments Limited was awarded the contract.

Following negotiations, TCDC agreed to lend CILT \$100,000 @ 6.5% interest over 25 years and to undertake and fund the storm and waste water work at the site before building commenced.

CILT is also grateful for the support of the Coromandel Senior Settlement Trust (CSST) throughout the years and the \$34,000 donated by them in August 2011 to ensure the project continued. The donation was made in fulfilment of CSST's founding purpose to provide accommodation for the senior citizens of the Coromandel/Colville ward.

Resource Consent was granted in July 2012 and construction has now commenced. It is anticipated that the 7 new 1 bedroom units will take 22-26 weeks to complete. Upon completion they will be of great benefit to Coromandel local kaumatua and kuia.

CILT continues to identify a need in the wider Coromandel



¹¹ <http://archive.cilt.org.nz/cilt/index.php/home/projects/well-housed-coromandel/> (retrieved 20 August 2012).

community for quality, affordable housing, not only for older people but also those with disabilities and on low incomes.

From the experiences of Whaingaroa Raglan and CILT reported above to engage in the provision of social and affordable housing as community based groups can take a very long time and a good deal of dogged determination. There are so many aspects to building developments that could possibly be made easier if, for example, regulatory bodies were able to actively assist community housing groups to get through the necessary compliance issues.

Habitat for Humanity¹²



The Central North Island branch of Habitat is located in Hamilton and serves Hamilton, the greater Waikato, Rotorua, Taupo, Gisborne, Napier and Hastings. Since 2007, Habitat for Humanity has built 20 new houses in Hamilton and the greater Waikato with two houses currently under construction. These include 6 houses in Hamilton, 1 Raglan, 2 Morrinsville, 2 Huntly, 2 Tokoroa, 1 Te Kuiti, 2 Otorohanga (with a large site for further building), 2 Putaruru (with 2 sections for further building) and 3 in Tirau (with 3 sections for further building).

Habitat aim to source the best value land they can and have found there is a need for housing everywhere. They have a standard house plan that they work with to build from and select families from an open application process. Approximately 65% of the families they work with are dual parent families (35% sole parent) and most (60-70%) have 4 or more children. Most of the homes they build have 4 bedrooms. Approximately half of the families are Maori, a fifth European and the balance are largely Pacific Island or from other ethnic groups.

The house builds involve both the families and local volunteers who contribute their labour and expertise, which has the two-fold advantage of keeping costs down and enabling community interaction. Habitat have a system of financial and social support that is offered to families so that they can increase the equity they have in their home over the first 10 years as they move from a rent to a purchase arrangement of payments.

A Brush with Kindness is another initiative that Habitat has developed as a way of assisting existing home owners with essential repairs and maintenance of their homes. The model they use involves pricing the repairs and maintenance at commercial rates that are repaid to Habitat on an affordable basis. Habitat arranges the necessary trades-people and/or volunteers, thus protecting the homeowners from the sometime less trust worthy trades-people in our communities. Habitat have carried out 25 'A Brush with Kindness' projects in Hamilton and the greater Waikato to date.

¹² http://www.habitat.org.nz/index.php/pi_pageid/8 retrieved 11 September 2012

Habitat is supported by philanthropic organisations and corporate partnerships along with many building trade partners who assist with materials and expertise. They also run a series of second hand and building supply stores “ReStores” that accept and resell quality new and used items.

Hamilton Central Baptist Church – Shiloh Flats for the Elderly¹³

The Shiloh Flats are owned by the Hamilton Central Baptist Church and operated by a Board of Management which oversees all maintenance and general upkeep as well as taking responsibility for tenancing the units.

Twenty-one one-bedroom units run from Ulster Street to Charlemont Street which has gates at all entrances and which are locked at night. These units have the use of a small communal garden at the Ulster Street end as well as their own raised flower/vegetable bed. There is also a personal washing line as well as a communal laundry and clothes lines.



A further eleven one-bedroom units are located on the other side of Charlemont Street, where one of the tenants tends the narrow strip of garden the length of the units keeping it weed free, planting flowers and pruning shrubs.

All grass verges are mown regularly. There is a general handyman/gardener who looks after the grounds where needed and helps with minor maintenance when necessary. There is a small library for the use of all tenants. A free bus service goes regularly to Chartwell shopping centre once a fortnight. Also available is a dinner at the church once a week at a small cost - see Senior Meals.

Hamilton Christian Nightshelter – Te Whare Korowai Tangata o Kirikiriroa

The Hamilton Christian Nightshelter is a registered Charitable Trust founded in 1999 as an ecumenical response to homelessness in Hamilton. The aim of the Trust is to provide emergency care and shelter for men and women in Hamilton.

The Trust has in the last year purchased a building in central Hamilton for the Men’s Shelter, having previously been located in a smaller and less suitable building for 12 years. The men’s shelter has dormitory style accommodation for 19 men. The Trust also runs a Women’s shelter which has 6 bedrooms and sleeps 10 women and children.

Most of the work that supports the running of the Night shelters is done by volunteers and it is funded through philanthropic trusts, church groups, local businesses, Government agencies and many unnamed groups and individuals. The Shelters work closely with community organisations, especially Methodist City Action, and government agencies, Work & Income NZ, NZ Police.

¹³ <http://www.hcbc.co.nz/pages/community/shiloh.htm> (retrieved 18/9/12)

The shelters are a warm, dry haven for many at low cost (\$15 per night) and a very simple set of rules.

To keep everyone safe, alcohol or drugs are not permitted in the Night shelters. Behaviour which could threaten or harm others is not tolerated. Smoking tobacco is allowed only in smoker's area.

In the 2011 Annual report the Hamilton Christian night shelters housed 471 adults and 18 children. See table nine for a breakdown of these statistics.

Table 9: Hamilton Christian Nightshelter Statistics for the year ended June 2011.

	Men	Women	Children
Bed nights stayed	3950	2003	137
Total guests	348	123	18
Average nights stayed	12	18	
Guests average age	32	33	
Number of new clients registered	95	40	
On Bail	25	2	
Mental Health Consumers	113	86	

Nightshelter Manager Peter Humphreys, in his report to the 2011 AGM, described the guests who come to the shelters.

The guests that we host never fail to amaze me with their ability to survive: Some have had the most dysfunctional and challenging start to their lives; some have to overcome the stigma of having a mental health condition and others have to fight the addiction battles. In my opinion, providing a place of shelter for these survivors is a societal necessity and a societal obligation. There is a lot of sadness at the Shelters at times, but there is also humour, laughter and a warmth and whanaungatanga, that makes one realise that being wealthy is not always about having money.

The service provided by the Hamilton Christian Nightshelter meets the need for a place to stay, at least on a temporary basis, for some of the most vulnerable men and women in our society.

The Salvation Army, the Catholic Church through St Vincent de Paul and the Methodist Church also provide some social housing in Hamilton. Some organisations in the disability and community health sectors are significant social housing providers.

Conclusion: Affordable Housing Provision

It is essential for the wellbeing of our people and communities that housing is of good quality and affordable, particularly for those who are on low incomes. The benchmark for affordable housing is widely accepted to be where rent or housing costs (mortgage, rates etc) are no more than 30% of gross household income.

Housing prices in New Zealand have risen considerably since 2002, with some having doubled or more. The median house price in Hamilton increased by 66% from 2002 – 2006. The rent to income ratio has also increased and statistics show that accommodation costs for low to middle income households have risen as a proportion of household income. These increases in the cost of housing have put pressure on low income households as they try to become home owners or at least have enough money to pay their rent, power bills etc., and for food (Cox & Black, September 2012).

In this report we have outlined many aspects of housing provision, including home ownership, rental housing, quality of housing stock, State provision of social housing including a section on local government housing, Social Housing Unit (SHU) as the funder of new social housing initiatives, Community Housing organisations, some examples of regional community social housing initiatives and support. Threaded through these sections many of the issues that relate to the provision of affordable housing have been signalled.

There are many social and affordable housing initiatives being developed by Maori providers to meet the desperate need for more low-cost housing experienced by many whānau. SHU has a small amount of tagged funding to support these initiatives.

The funding for housing provision in the non-government sector is largely sourced through various government funds, public donations, bequests, philanthropic organisations, church trusts and donations, and businesses. Running costs, particularly for support services related to housing are often met through sources including government contracts, and various sources such as those listed above.

Most community housing organisations operate on a not-for-profit basis with shoe string budgets. Most manage with minimal staff and resources and are supported by the good will and hard work of volunteers. Some have developed a number of activities and income streams in their organisations in order to support their housing programmes. Trusts and community groups that rely completely on voluntary labour to support the running of their housing initiative may be vulnerable if people do not come forward to volunteer or if they do not have succession plans in place.

Some Community Housing Organisations appear to have really good systems for housing developments and looking after their tenants or housing shareholders. I note in particular the Auckland based providers New Zealand Housing Foundation and Vision West¹⁴ (they have not been profiled in this report). They are both experienced affordable housing providers with a good track record having been involved in a number of housing projects.

The Productivity Commission (2012) expresses some concerns about the limited financial capacity in the community sector at a time when government housing policies are predicated on an expansion of housing provision in this sector.

The Commission's assessment is that there is insufficient total funding for the community sector to expand as needed. If the community sector is not funded properly for this transition, there is a risk the Community Housing organisations will be seen to fail in the eyes of their clients, undermining their ability to provide

¹⁴ Vision West is a West Auckland based social service agency with a strong connection to the Baptist Church.

services. Should appropriate funding become available in the future, that damaged trust may well undermine any future reforms (p.237).

For the overall housing stock in New Zealand to be improved, the Expert Advisory Group on Solutions to Child Poverty (August 2012) are calling for leadership and for housing to be made a priority in the National Infrastructure Plan (NIP). That way housing would be integrated with urban development, energy, transport and environmental protection policies. They also raise the need for greater regulation on the quality of rental properties and suggest a Warrant of Fitness for housing be introduced.

With the State devolution of social housing and affordable housing to the community housing sector there are multiple layers of responsibilities that need to be worked through to create a cohesive, collaborative and co-ordinated community housing sector. Along with considerable capital investment, a high level of social commitment, support, organisational skill and flexibility are required to care for the clients and the properties. While the return on capital may not be as great as it might be in the private sector, the return on human well being and healthy people and communities makes social housing a worthwhile investment.

Greater collaboration and cohesion between the various sectors involved with community housing provision that have a commitment to increasing the numbers and quality of affordable housing in the Waikato region is called for. There are a number of community housing initiatives (e.g. Coromandel Community Living Trust, Habitat for Humanity, NZ Housing Foundation) where alliances between community organisations, private developers and businesses, philanthropic funders and support from government have worked together successfully to provide more affordable housing.

Three key strategic points to strengthen social and affordable housing provision in the Waikato Region

1. A register of regional community housing providers and the services they provide be compiled and made accessible through an internet data base.
2. Further research and advocacy directed towards developing strategies that improve the overall affordability and quality of housing, particularly housing on the low cost end of the spectrum.
3. A regional community housing group that is closely linked to Community Housing Aotearoa and other community housing organisations be established, to provide a research and advocacy base and connecting point for regional community housing initiatives. Poverty Action Waikato is well placed to build on already established networks to initiate a regional community housing group.

Acknowledgements

Thank you to the many people who have contributed to the background research and writing that has informed this report. In particular thanks go to Anna Cox and Karen Morrison-Hume for their unstinting support and feedback, Trust Waikato for their funding, and to family and friends (Rose Black).

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Appendix One: New Zealand housing demand/supply continuum

