



TALES FROM THE TRENCHES: The realities of housing in New Zealand

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Housing continues to dominate our headlines daily—declining housing market, upcoming housing developments, overcrowding in emergency housing (EH) or efforts to curb the rising cost of rent. All these headlines point to New Zealand’s entrenched housing catastrophe and what seems like a tunnel with no light at the end. In addressing other social issues, such as financial hardship, food insecurity, education and health, you can’t look past the elephant in the room—housing—which intrinsically impacts all social areas.

The mission of The Salvation Army (TSA) is to care for people, transform lives and reform society by God’s power. As one of many community housing providers (CHP) across the country, TSA is at the coal face of our nation’s housing catastrophe. TSA has 744 transitional housing places that support around 4000 people annually, as well as 432 social houses for long-term tenancies which support almost 600 people annually. We are confronted daily with the realities and challenges individuals and families are facing in their endeavours to access a safe and secure home. TSA also provides social support, such as food, financial mentoring, addictions treatment and counselling for those we work with through our church and social services. However, housing challenges continue to be a stumbling block particularly for people in EH and TH.

Behind the housing headlines and the crisis narratives are names, faces and stories of everyday New Zealanders, whether they are homeless or potential first-home buyers who are just trying to get into a safe and secure home. The purpose of this paper is to bring to the forefront some of these stories from the sharper end of the housing continuum, but also to honour those we support by advocating and putting forward solutions.

HOUSING CONTINUUM

The housing continuum (Table 1) provides a simplified view of the range of housing tenures, from homelessness to home ownership. The continuum is a simple and practical tool to get an overview of each segment where the opportunities lie and the impact of each part on the rest of the continuum.

Table 1: The housing continuum

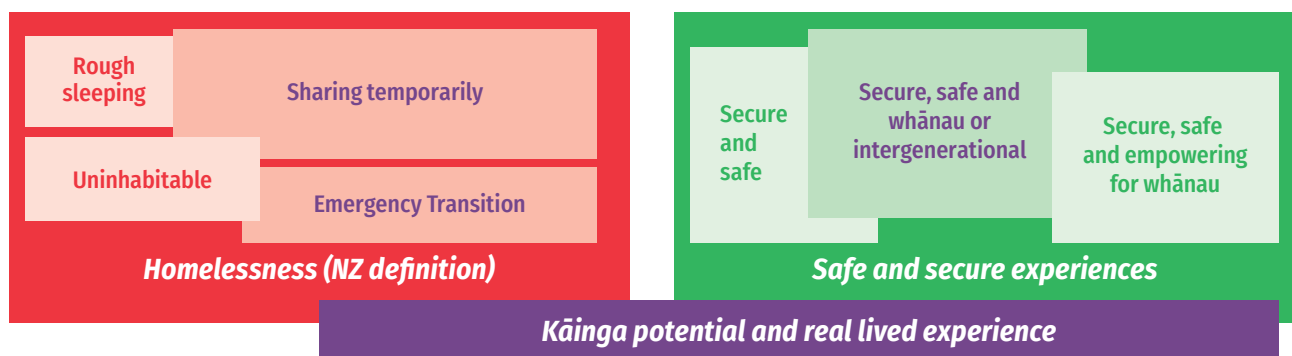
No housing	Homeless ↓	<p>Living without shelter: 3624 (2018)¹</p> <p>Homelessness is defined as a living situation where people with no other options to acquire safe and secure housing are without shelter, in temporary accommodation, sharing accommodation with a household or living in uninhabitable housing.²</p>
	Temporary Housing	Emergency Housing (EH) ↓
Transitional Housing (TH) ↓		<p>TH⁴ (Sept 2022–5Y): 5738 ↑245%</p> <p>TH provides safe short-term accommodation with wraparound support for people in need for up to 12 weeks while they look for more stable, longer-term accommodation. TH is contracted to providers by the Ministry of Social Development (MSD) and the Ministry of Housing and Urban Development (HUD).</p>
Rental	Social Housing (SH) ↓	<p>SH Register (Sept 2022–5Y)⁵: 24,996 ↑327%</p> <p>Public Homes⁶: 76,834 ↑16%</p> <p>Kāinga Ora (KO): 65,121 ↑6.2%</p> <p>Community Housing Providers (CHP): 11,713 ↑140%</p> <p>SH is subsidised rental housing through state-owned housing provided by the government through KO and CHP.</p>
	Market Rental ↓	<p>Active Private Rental Bonds⁷ (Sept 2022–5Y): 405,297 ↑7.3%</p> <p>National Median Rent (Sept 2022–5Y): \$540 ↑31.7%</p> <p>Privately owned residential property that is leased to public tenants for dwelling, over a set period of time.</p>
	Rent-to-buy ↓	<p>Rent-to-buy is an agreement which gives a property's tenant the right to buy the home over the duration of the rental period or at the end.</p>
Home Ownership	Shared equity purchase	<p>Progressive Home Ownership (Dec 2020–Oct 2022)⁸: 181</p> <p>Shared equity purchase means that the homeowner and a third party purchase a property together and therefore share equity. Over time a homeowner may buy out the third party's share in the property.</p>
	Market Purchase	<p>First Home Grants⁹ (Sep 2017–2022): 66,246</p> <p>KiwiBuild Homes Sold¹⁰ (2018–2022): 2035</p> <p>National % owner-occupied home (2018)¹¹: 65.6%</p> <p>National average property value (Oct 22–5Y)¹²: \$951,040 ↑42.3%</p>

Key: GREEN = getting better | RED = getting worse

The continuum simplifies and implies that housing progression is linear and that progression in this model correlates with financial means. However, in our experience of supporting vulnerable communities, housing progression or regression, which we often see, is circular and doesn't follow the linear or graduation type model in **Table 1**.

In 2019, we released a paper, 'The housing crisis facing Pasifika people in Aotearoa,'¹³ which highlighted the innovative approach of Independent Māori Statutory Board (IMSB) to reimagine the housing continuum (**Figure 1**) from a kaupapa Māori framework.¹⁴

Figure 1: IMSB Housing Continuum



IMSB challenges that housing experiences should be reflected as a social function, as opposed to the current narrative of housing as a financial commodity. The IMSB continuum classifies people either in safe and secure experiences or homelessness. The gap highlights the challenges people have moving into safe and secure housing experiences due to under supply of housing or insufficient income to pay for rent. Ideally, housing solutions would close the gap and provide opportunities for people to move into safe and secure housing. The whānau we support often cycle between homelessness and safe and secure experiences. Many of our whānau regress from safe and secure experiences or have been homeless for long periods of time.

The next section highlights challenges faced for seven individuals/families across the country—Auckland, Hamilton, Wellington, Blenheim, Christchurch—who we are working alongside, in order to achieve a safe and secure housing experiences. We bring these stories to the forefront to highlight a few of the realities our whānau are facing, but also to honour those we support by advocating and putting forward solutions to close the gap but also to prevent our whānau from regressing from safe and secure experiences in housing. **Please note that all the case studies use pseudonyms and for some case studies the locations have been changed to ensure anonymity for our whānau.**

CASE STUDIES

Auckland

Pop (Sept 21–4Y): 1,720,636 **↑4%**
EH¹⁵ Q3 2022 (Q2 2022)
Grants: 8511 **↓10.2%**
Applicants: 2031 **↓8.9%**
Average grant: \$2391 **↓8.3%**
Total amount: \$20,353,293 **↓17.7%**
People currently in EH: 1641 (48% are children)
Housing placements¹⁶ Q2 2022 (Q1 2022)
TH places: 2496 **↑7.4%**
SH Register: 8551 **↓1.8%**
Public Housing (PH) occupied homes: 35,780 **↑1.4%**
Market rental¹⁷ (Sept 22–5Y)
Active bonds: 145,137 **↑5.6%**
Median rent: \$590 **↑13.7%**

TOLOA FAMILY—UNAFFORDABLE MARKET RENT, MANUKAU, AUCKLAND

Transitional Housing

'Timo, his wife Leta and their four children have recently come into our TH from EH. This is the third time the Toloa family have moved in the last 15 months. The family were longstanding tenants in a private rental, when the landlord sold their property. The rental market is challenging, particularly trying to find a house for a family of six on a limited income. With few options and the 90-day notice to move out ending, Timo and his family were able to move into another private rental, but unfortunately this was financially beyond their means. The price of the rental was unsustainable for the family who at the time had two incomes, and they eventually had to move out of private rental and ended up on the SH Register and in EH. After a few weeks in EH, Timo and his family

were referred through to our TH. In 15 months the Toloa family had moved three times to three different suburbs—for the kids this meant four different schools, four different uniforms and financial hardship due to the cost of housing. TH provides a bit more stability, safety and space compared to EH, however, it is only temporary. The Toloa family will eventually have to move again but hopefully their next home will be permanent with KO or a long-term private rental that doesn't cripple the family financially.'

—Manukau Salvation Army Transitional Housing

Context: The national median rent (\$540) has increased by 20% since 2018,¹⁸ whilst the median household income has increased by 15% (\$104,728).¹⁹ These increases differ across different areas in the country. The number of four- (13%) or five-bedroom (3%) homes only constitute 16% of the private rental market. Rent is classified affordable when it constitutes 30% or less of the household income. The median rent in July 2022 for a four-bedroom home is \$700 and \$880 for a five-bedroom home. In order for these rentals to be affordable, a household would need to earn \$120,000 to \$130,000 for a four bedroom or \$150,000 to \$160,000 for a five-bedroom rental.

JOHN—UNAVAILABLE SOCIAL HOUSING, ROYAL OAK, AUCKLAND

Transitional Housing

'Our TH programme is intended to provide temporary housing and support for families and individuals for 12 weeks (max). John has been in our TH programme for almost three years and is currently awaiting a KO home. John's income is not enough to sustain long-term tenancy in the current private rental market, and the wait times for people to get into SH continue to increase. This is causing a massive backlog in our waiting lists, and it is keeping people in unsuitable and unsafe living environments, such as EH motels/hotels/unsafe and unaffordable rentals and boarding homes.

'People on the SH Register are rated by MSD based on five key categories: adequacy, suitability, accessibility, sustainability and affordability.²⁰ The higher the rating the more urgent the housing need. Previously we have been able to advocate for our people by providing evidence of debts, serious housing need, discrimination, lack of social skills and support, etc. This would help people lift their ratings to

house them faster. Around 2018/2019, we were seeing clients with an average priority rating between A16–A19 housed in about six months. This isn't the case anymore; clients can have high ratings but still be waiting for long periods of time for an offer of social housing, like John.'

—Royal Oak Salvation Army Transitional Housing

Context: The SH Register has increased by 67% since June 2018. The median number of days for an applicant on the SH Register to be housed is 278 days. The current SH Register shows 87% of applicants are single adults (13,896, 52%) or sole parents with children (9195, 35%). In 2014, there was a 31% need for one-bedroom homes, in 2022 a 49% need—10.2% of the current KO stock are one-bedroom homes. MSD assesses client's need for housing using the Social Allocation System (SAS) which covers five criteria: adequacy, suitability, accessibility, affordability and sustainability. Each criteria is given a score from one to four, with four being the highest need/risk. These scores added together result in the priority score for clients (20 is the highest score). Applications with a priority score of 15+ made up 13% of the SH Register in 2018, 40% in 2020 and 48% in 2021.

JAYNE—TRAUMA, HAMILTON

Emergency Housing

'Jayne became homeless due to the unaffordability of her rental. She had \$30 per week after expenses for food and daily living costs. Jayne spent a period of time sleeping in her car and eventually was offered EH. Jayne has experienced severe and debilitating trauma in her life and as a result experiences serious effects of post-traumatic stress disorder, anxiety and depression. Jayne is unable to work and is still having to deal with some practical aspects of her trauma. Trusting people is extremely difficult and the requirements of undertaking a minimum number of house viewings per week is next to impossible.

'Despite the efforts and advocacy of social services, Jayne's unique and personal situation was largely ignored by her MSD case manager and she continued to be subject to conditions as per policy... We made a plan to support Jayne with house viewings and managed to reach a compromise with weekly requirements to view private rentals after advocating regional MSD. Jayne was subjected to further distress, increased anxiety and re-traumatised as the result of lack of understanding and rigid adherence to policy without consideration of her situation or listening to the other professionals advocating on her behalf.'

—Hamilton Salvation Army Social Worker

Context: Clients must agree to conditions outlined by MSD prior to granting EH SNG. These conditions include clients making reasonable efforts (with the time and resources available to them) to access other sources of housing. According to MSD, reasonable steps need to be determined and agreed to by the client during the EH appointment. They need to be tailored to the client's circumstances and recorded appropriately so that MSD can follow the client's progress to ensure the client still has an EH need. If client's do not complete these steps without good reason, MSD can cease their financial support towards EH need. MSD case managers can apply discretion to client obligations depending on the client's circumstances. These processes are inconsistent across regions and across case

Hamilton	
Pop (Sept 21–4Y):	179,404 ↑6.4%
EH Q3 2022 (Q2 2022)	
Grants:	4956 ↑7.8%
Applicants:	1047 ↑5.4%
Average grant:	\$4763 ↓0.3%
Total amount:	\$23,601,850 ↑7.4%
People currently in EH:	1491 (47% are children)
Housing placements Q2 2022 (Q1 2022)	
TH places:	425 ↑26%
SH Register:	1805 ↑1.2%
PH occupied homes:	3500 • No change
Market rental (Sept 22–5Y)	
Active bonds:	20,679 ↑9.7%
Median rent:	\$495 ↑33.3%

managers. There are also key operational constraints for MSD—EH SNGs are intended to be one-off grants so case managers are required to go through a lengthy process of a new grant application and payment every time an extension is required. This does not allow people in EH to stabilise or MSD to shift away from transactional interactions.²¹ In addition, an evaluation into intensive case manager and Navigator initiatives²² for EH SNGs showed that the current weekly review and demonstration of house search activities is punitive, adds significantly to whānau stress and depletes their energy and mana.²³

MARIA—MOBILITY AND ACCESSIBILITY, LOWER HUTT, WELLINGTON

Transitional Housing

‘Maria is a 54-year-old Pasifika female with high chronic health needs who has recently had surgery. Maria, her husband and their teenage daughter were in a motel for EH before coming into our TH programme. Maria’s health has continued to deteriorate and as a result so has her mobility. Whilst TH is an improvement from their living situation in the motel, it is still inadequate to address her mobility needs. We do not currently have houses available in our TH programme which support accessibility and mobility.

‘We have advocated for urgent assistance to Centralised Unit Housing—MSD/KO for suitable accommodation, as acquiring housing which supports mobility access in the private rental market is difficult, if not impossible. Maria’s husband is working, but his income is limited. If there was an available property through private rental that addressed Maria’s mobility challenges, that would be ideal, but Maria and her husband would still have inadequate income to pay for rent.

‘Maria’s daughter, who has since moved out, cares for her during the day (Individualised Funding from Ministry of Health) and her husband takes over Maria’s care after work. The lack of accessibility and mobility support in TH and EH prevents people like Maria gaining some independence.’

—Wellington Salvation Army

Transitional Housing Social Worker

Context: Around 24% of New Zealanders have some form of disability. The housing challenges that people in New Zealand with disability face is well documented.²⁴ In December 2019, KO’s Accessibility Policy²⁵ 2019–2023 set a target, that 15% of KO public housing new builds will meet full Universal Design²⁶ standards. In 2021/22 KO built 23 homes with full Universal Design—9% rather than the intended 15% target.²⁷ KO has a property portfolio of 64,870 properties—only 7% (almost 4500) have been retrofitted to address accessibility issues.

ERIKA—SAFETY CONCERNS IN EMERGENCY HOUSING, BLENHEIM

Emergency Housing

‘Erika and her children are currently living in EH in Blenheim. Erika left an abusive relationship in the hope of keeping her children safe from such violence, but with nowhere to go, Erika and her children ended up in EH. Erika has shared that their EH motel is rife with violence, drunkenness, drug dealing, drug usage and prostitution, with no accountability and no consequences. When the dynamics between

Lower Hutt, Wellington

Pop (Sept 21–4Y): 113,217 ↑4.3%

EH Q3 2022 (Q2 2022)

Grants: 666 ↓3.9%

Applicants: 195 ↓9.7%

Average grant: \$4148 ↓0.3%

Total amount: \$2,770,793 ↓3.9%

People currently in EH: 165 (27% are children)

Housing placements Q2 2022 (Q1 2022)

TH places: 129 ↑4%

SH Register: 643 ↑0.3%

Public Housing (PH) occupied homes: 3343 ↑0.4%

Market rental (Sept 22–5Y)

Active bonds: 7,680 ↑9.7%

Median rent: \$580 ↑48.7%

occupants who engage in these activities becomes unfavourable, it creates a volatile and violent environment in these motel units. Children in these motels are continually exposed to increasing levels of family violence and environments saturated in meth use. When individuals or families in these motels don't engage with the parties or dealings they are harassed, threatened/bullied, and blamed for narking to the police. Erika is on the SH Register and is continually looking for private rental options. Private rental in Blenheim is both competitive and unaffordable. For Erika and many families in Blenheim in her situation, until there are other options such as TH or available and affordable SH there is no escape for her and her children.'

—Blenheim Salvation Army Social Worker

Context: WINZ has specialist staff in each region who support people living in or leaving violent relationships—one of the ways WINZ can assist is helping with housing, either through referrals to Women's Refuge, other organisations, EH or public housing.²⁸ MSD is one of the key partners committed to Te Aorerekura, the national strategy to eliminate family violence and sexual violence in New Zealand.²⁹ One focus area of Te Aorerekura is a shift towards safe, accessible and integrated responses—this includes housing support. The goal is to ensure that accessible, safe and integrated responses meet specific needs, do not perpetuate trauma and achieve safety and accountability.

PETER—SOBRIETY IN EMERGENCY HOUSING, BLENHEIM

Emergency Housing

'Peter has a long history of alcohol and drug addiction but was able to achieve sobriety for a long period of time and was continuing to work on his recovery. Due to financial hardship, Peter became homeless and ended up in EH. Peter shared that he did not engage with any of the motel occupants that were dealers or users for the sake of his sobriety. One evening Peter shared that one of the dealers in the motel threw some drugs into his room through the window and this sent Peter on a spiral back into his addictions. Peter is one of many in sobriety that has spiralled back into their addictions due to being placed in government funded EH. EH is aiding increasing numbers of people to continue in their addictions and in the process destroy their future.'

—Blenheim Salvation Army Social Worker

Context: At the end of September 2022, there were 7710 people in EH, with 45% being children. More than 23% of households in EH had been there for at least 6–12 months, 15% for 12–24 months and 2% for 24+ months. A review into the state of EH carried out by MSD and HUD in October 2021 showed that people in EH report safety concerns, high levels of drug harm, concerns for children and young people isolated from schooling and difficulties in accessing support.³⁰ Of complaints to MSD, 80% around EH have been from EH occupants—35% of these complaints are in relation to EH conditions and 33% are safety concerns.³¹ The Human Rights Commission has launched a housing inquiry website, [He Kāinga Rawaka, A Decent Home](#), in response to the significant challenges people are facing with this EH crisis.

Marlborough, Blenheim	
Pop (Sept 21–4Y):	51,710 ↑6.2%
EH Q3 2022 (Q2 2022)	
Grants:	321 ↓6.1%
Applicants:	60 ↓9.1%
Average grant:	\$1099 ↓8.1%
Total amount:	\$351,801 ↓13.7%
People currently in EH:	36 (25% are children)
Housing placements Q2 2022 (Q1 2022)	
TH places:	49 • No change
SH Register:	252 ↓1.2%
Public Housing (PH) occupied homes:	469 ↓1.5%
Market rental (Sept 22–5Y)	
Active bonds:	2868 ↑3.6%
Median rent:	\$465 ↑40.9%

MOANA—CHILDREN IN ORANGA TAMARIKI, CHRISTCHURCH

Homeless/Transient Housing

'Moana is unable to access EH in Christchurch due to previously accessing EH in Dunedin. Moana's children are in the care of Oranga Tamariki (OT) in Christchurch, and she meets with them on a regular basis. Moana decided to move to Christchurch to work on her relationship with her children. OT have funded accommodation in motels over the weekend to ensure that Moana and her children have consistent contact. WINZ has been strict and has not allowed Moana to transfer to EH here in Christchurch, so she has nowhere to stay. WINZ have advised that approval is required from regional managers in order for Moana's transfer to Christchurch to be approved. Documentation has been provided to WINZ from

OT and other support services to support the case for Moana to transfer, however, she was still declined. Moana was referred to TSA TH through a benefit advocate, but with no available spaces in our TH service Moana is still homeless and unable to access EH. Moana is not able to afford private rental, unable to get into EH, but it still determined to remain in Christchurch to stay connected to her children.'

—Christchurch Salvation Army Social Worker

Context: WINZ considers an EH SNG as a last resort unless a client is in immediate need and has no alternative option for housing. In order to address supply issues with EH in other regions, regional movement of clients for EH is approved by case managers or by regional managers based on the client's circumstances. A report to the Minister in May 2022 highlighted that reopening the borders would impact commercial supply of accommodation utilised as EH. MSD expects that EH needs will be met across the regions at least till early 2023 and that these supply issues will be mitigated through operational responses. These operational responses are to help clients find alternative accommodation and, in some regions, where there is no alternative option, people will not be granted an EH SNG.³²

Christchurch

Pop (Sept 21–4Y): 392,937 **↑2.4%**

EH Q3 2022 (Q2 2022)

Grants: 3273 **↓28.8%**

Applicants: 657 **↓4.4%**

Average grant: \$1742 **↓0.4%**

Total amount: \$5,706,681 **↓0.3%**

People currently in EH: 771 (47% are children)

Housing placements Q2 2022 (Q1 2022)

TH places: 439 **↑5.8%**

SH Register: 2038 **↓0.7%**

Public Housing (PH) occupied homes: 7814 **↑1%**

Market rental (Sept 22–5Y)

Active bonds: 36,423 **↑6.9%**

Median rent: \$470 **↑25.3%**

A WAY FORWARDS

These stories from around the country of families and individuals we support show the daily realities and challenges people are facing in this housing crisis. The goal for our families is to move them into a space with safe and secure experiences in housing and to ensure people are well resourced to prevent regression. We acknowledge the efforts of the Homelessness Action Plan (2020–2023), however, we believe there continues to be systemic challenges at the sharper end of the housing continuum in which we continue to see high levels of housing deprivation. Addressing the housing crisis and the challenges that it creates is complex and there is no magic silver bullet that can fix all these issues. However, if we work collaboratively to fix one issue at a time, particularly those issues at the sharper end of the continuum, we can gain traction to mitigate the daily occurrence of stories like those our whānau shared.

HOMELESSNESS—SHORT TERM

All of these stories shared were from individuals and families that are currently in these circumstances. The reality is that as the housing crisis continues in the context of increasing living costs, the number of people in this space also increases. It is also important to acknowledge that many in these circumstances—like Jayne, Moana, Peter and Erika—also have complex issues or are facing challenging life events. Ensuring that this space provides care, support and dignity for those that require it is essential. In addition, we also highlight the impact of EH on children. Disengagement from education and displacement negatively impacts the development and wellbeing of children. Over 45% of people in EH are children.

Ongoing work	Recommendation
<p>Reset and redesign on the EH System (HUD) HUD completed a review of the EH system in October 2021. Cabinet has agreed (Aug 2022) to set actions over the next 18 months to begin reset of the EH system. The proposed actions in the review are all redacted but is estimated to cost \$355m over two years.</p> <p>Increase TH The HAP target of 1005 places was achieved in February 2021. The Public Housing Plan (PHP) 2021–2024 also funds an additional 2000 TH places. The goal of the PHP is to reach over 6600 TH places by 2024.</p>	<p>Increase the number Intensive Case Managers (MSD) and Navigators (NGOs)</p> <ul style="list-style-type: none">• All EH SNG clients should be given the option when EH SNG is approved to engage with an ICM and/or Navigator.• EH clients who have left home due to family violence should automatically be referred to a ICM/Navigator who specialises in supporting victims of family violence.• All families in EH with school-aged children should be allocated a tamariki Navigator that can support and ensure the children are engaging in education (funded by MoE).• ICM and Navigators work alongside other social services in supporting EH clients so that when clients leave EH there is continual support for people.

SAFE AND SECURE EXPERIENCES—MEDIUM TERM

Like the Toloa family, half of the cases we have shared were previously in private rentals and the primary reason for leaving the rentals was financial hardship. MSD provides housing support products to help New Zealanders with the financial costs of housing. Earlier this year, we released a report called 'Housing Support Crisis Response',³³ which highlighted that Accommodation Supplement (AS) is outdated and inadequate to address the current costs of the rental market. The current AS was set based on the average rents in 2016—there has been a 40% increase in rent since 2016, but no change to AS. In addition, AS is limited by maximum payments based on the area the recipient is living in as well as other criteria. The areas for AS were set in 2017 and are now outdated as *areas that are considered urban by the Council are still classified as rural by MSD. The misclassification of areas for MSD means that many are not able to access maximum AS payments to support with rent.* The AS is the main housing-related income support payment, so it is essential that it reflects current rental market to prevent families like the Toloa family and Peter from regressing into homelessness.

Ongoing work	Recommendation
<p>Sustaining Tenancies</p> <p>HUD's primary prevention intervention is sustaining tenancies. HUD funds community-based providers to deliver individualised support for up to 12 months for individuals and whānau who are currently housed but are at risk of losing their tenancies.</p> <p>HUD are building towards contracting 2350 sustaining tenancy places for full year 2023. HUD have contracted 2202 places and an expectation to allocate a further 148 places over the next few months to providers who are delivering sustaining tenancies in their regions.</p>	<p>Accommodation Supplement</p> <p>We highlight the recommendations we have made in our report released earlier this year 'Housing support crisis response' to revamp the AS. Below are a couple of recommendations from that report.</p> <ul style="list-style-type: none">• AS areas need to be revised regularly and the maximum limits updated annually for increases in housing costs inflation.• AS needs to be lifted to reflect the current rental market. <p>Community</p> <p>Financial capability is at the core of those struggling with market rental. Financial mentoring and budgeting must be at the core of any action or outcome related to support for those in the private rental market.</p>

CLOSING THE GAP—LONG TERM

The primary challenge in closing this gap is increasing the housing supply for the sharper end of the housing continuum. Review of KO housing stock shows that there are large deficits in supply, particularly for one-bedroom homes and homes with Universal Design for people like John and Maria. The reality is that KO cannot address these supply issues alone, but requires a collaborative and concerted effort from local government, CHP and the private sector. TSA in partnership with the government and Community Finance³⁴ (private sector) built 118 new, warm, dry and affordable community houses in Auckland—this is an example of concerted, collaborative effort which can be replicated to address supply issues.

Ongoing work	Recommendation
<p>KO</p> <p>Across the country KO currently have 359 public housing developments that will provide 5549 homes³⁵.</p> <p>KO also have 32 ongoing community engagements in different suburbs across Wellington, Christchurch and Auckland for future public housing developments.³⁶</p>	<p>National government</p> <ul style="list-style-type: none">• KO to increase the target for homes built with Universal Design.• The monitoring report on Disabled Person's Experience of Housing in New Zealand recommends that the government incentivise the implementation of Universal Design standards for property developers. <p>Local council</p> <p>Community Housing Aotearoa (CHA) released a report called Inclusionary Housing (IH)³⁷: A Pathway Forward in Aotearoa New Zealand,³⁸ highlighting the success story of Queenstown Lakes IH policies in the development of 243 affordable homes for the community. Local councils can explore the utilisation of inclusionary housing policies to address the supply of affordable housing in their areas.</p> <p>CHP</p> <p>There are approximately 146 CHP around the country. CHP are diverse from those that specialise in supporting Māori to those who work with refugees. The diversity of CHP allows them to address the complexity of need we see in in the homelessness space. CHPs can work together to address supply but can also ensure people are not regressing in the continuum by providing social supports.</p> <p>Private sector</p> <p>Community Finance is an intermediary, offering an innovative impact investment model to ethical investors. Community Finance then support CH projects to deliver more new homes for those in need.</p>

ENDNOTES

- 1 <https://www.hud.govt.nz/stats-and-insight/2018-severe-housing-deprivation-estimate/>
- 2 <https://www.stats.govt.nz/assets/Uploads/Retirement-of-archive-website-project-files/Methods/New-Zealand-definition-of-homelessness/nz-definition-homelessness-2015-update.pdf>
- 3 Benefit Fact Sheet. Available at <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/benefit/2022/quarterly-benefit-fact-sheets-national-benefit-tables-september-2022.xlsx>
- 4 The Government Housing Dashboard. Available at <https://www.hud.govt.nz/stats-and-insight/the-government-housing-dashboard/housing-dashboard-at-a-glance/>
- 5 Ibid.
- 6 Ibid.
- 7 Private Rental Bond Data. Available at <https://www.tenancy.govt.nz/about-tenancy-services/data-and-statistics/rental-bond-data/>
- 8 The Government Housing Dashboard. Available at <https://www.hud.govt.nz/stats-and-insight/the-government-housing-dashboard/housing-dashboard-at-a-glance/>
- 9 <https://www.hud.govt.nz/stats-and-insights/the-government-housing-dashboard/housing-support/#tabset>
- 10 Ibid.
- 11 Housing in Aotearoa: 2020. Available at <https://www.stats.govt.nz/reports/housing-in-aotearoa-2020>
- 12 <https://www.qv.co.nz/price-index/>
- 13 <https://www.salvationarmy.org.nz/article/housing-crisis-pasifika-people>
- 14 IMSB. (2018). *Rethinking the housing continuum*. Available at <https://www.imsb.maori.nz/assets/sm/upload/3a/wo/i7/zs/Re-thinking%20the%20HOUSING%20CONTINUUM.pdf>
- 15 <https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/index.html>
- 16 <https://www.hud.govt.nz/stats-and-insight/public-housing-quarterly-reports/>
- 17 <https://www.tenancy.govt.nz/about-tenancy-services/data-and-statistics/rental-bond-data/>
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- 19 Household income by region, household type, and source of household income. Available at <https://nzdotstat.stats.govt.nz/wbos/index.aspx>
- 20 MSD, Assessment of housing need. Available at <https://www.workandincome.govt.nz/map/social-housing/assessment-of-eligibility/assessment-of-housing-need-01.html>
- 21 Review into Emergency Housing (2021) https://www.hud.govt.nz/assets/Uploads/Documents/HUD2022_000659.pdf
- 22 ICMS (employed by MSD) and Navigators (employed by NGOs) offer personalised support to EH SNG clients. ICMS operate out of Work and Income offices. They grant entitlements, advocate for whānau, refer people to other services and can access additional funding for whānau. Navigators operate in the community and visit whānau at their EH. They support people to navigate through the system and stay connected with their community, health services and other necessary agencies. Whānau receive support from either an ICM or a Navigator, or both.
- 23 <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/evaluation/intensive-case-management-and-navigator-initiatives/icm-evaluation-report.pdf>
- 24 A Monitoring Report on Disabled Person's Experience of Housing in Aotearoa New Zealand. Available at <https://www.donaldbeasley.org.nz/projects/disabled-person-led-monitoring-of-the-uncrpd/>
- 25 Available at <https://kaingaora.govt.nz/about-us/accessibility-at-kainga-ora/>
- 26 Universal Design means a property is built according to KO Universal Design standards, so it is, or can be, fit for purpose for most customers, whether or not they have a disability. Universal Design delivers homes that are more liveable for the entire population, including (but not limited to): young and growing families, people of all ages who experience temporary injury or illness, those with mobility, visual or cognitive impairments, and the growing ageing population.
- 27 <https://kaingaora.govt.nz/publications/annual-report/>
- 28 <https://www.workandincome.govt.nz/housing/nowhere-to-stay/family-violence.html>
- 29 <https://tepunaonui.govt.nz/national-strategy/#download>
- 30 https://www.hud.govt.nz/assets/Uploads/Documents/HUD2022_000659.pdf
- 31 <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/official-information-responses/2022/march/22-3-2022-questions-on-families-and-children-living-in-emergency-housing.pdf>
- 32 <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/official-information-responses/2022/august/22082022-all-information-relating-to-pressure-on-emergency-housing-providers-once-the-borders-re-open-to-international-tourists-rep-22-4-298-.pdf>
- 33 <https://www.salvationarmy.org.nz/article/housing-support-crisis-response>
- 34 <https://communityfinance.co.nz/>
- 35 https://kaingaora.govt.nz/developments-and-programmes/what-were-building/public-housing-developments/searchDevelopments?Search=*%26PageNum=1
- 36 <https://kaingaora.govt.nz/developments-and-programmes/our-work-in-communities/planned-developments/>
- 37 IH is a planning tool commonly used overseas that requires or provides incentives for private developers to incorporate affordable housing into developments.
- 38 <https://communityhousing.org.nz/inclusionary-housing-a-pathway-forward-in-aotearoa-new-zealand/>



Te Ope Whakaora

Social Policy & Parliamentary Unit

Working for the eradication of poverty in New Zealand

Every effort is made to ensure the accuracy of facts and information in this report. Inaccuracies or errors in interpretation remain ours and we are happy to discuss any brought to our attention.

The views are the authors', expressed in the name of The Salvation Army, Te Ope Whakaora.

We welcome your comments.

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