# Not just a house, a life - Understanding housing need specific to Ōtaki

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### E MIHI NUI ANA KI NGĀ TĀNGATA O ŌTAKI I KŌRERO MAI RĀ I Ō RĀTOU WHAKAARO MŌ NGĀ WHARE I ROTO I TĒNEI MAHI.

We are immensely grateful to the people of ōtaki who shared their housing stories as part of this process.

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### **FOREWORD**

Ka waihape atu ki te pūtake o Tararua Ki Te Tuara o Te Rangihaeata E kautere atu ana ngā wai o Ōtaki, o Waitohu Ki ōna uri Ko Huia, ko MaiŌtaki, ko Pare, ko Koroki, ko Kapumanawawhiti E tau nei e!

At the northern end of the Kāpiti District, Ōtaki sits in a varied and vibrant natural environment including the Tararua ranges, Te Tai-o-Rehua, rivers, streams and lakes and fertile land. The five hapū of the area work together as Ngā Hapū o Ōtaki to advance the aspirations of the hapū, maintain the three marae and care for the environment.

Ōtaki has a larger Māori population than other areas of Kāpiti, and many more whānau who long to return home to their whenua. The unaffordability of our housing system is having a significant impact on people's ability to stay in and / or return to Ōtaki. The flow-on effects to our people's well-being when they are unable to access secure and healthy housing is apparent. Addressing this is a matter of priority.

This mahi, to understand housing need in Ōtaki, has been developed jointly by Kāpiti Coast District Council and Ngā Hapū o Ōtaki, with support from The Urban Advisory. Ngā Hapū o Ōtaki have led our own housing needs assessment to develop a deeper understanding about the housing needs of our people. Sharing key parts of this informed the wider Kāpiti housing needs assessment.

Recognising the need for bridging the disconnects that affect our housing choices in Ōtaki, including issues such as infrequent transport services and inconsistent health service coverage, this assessment takes a holistic view on how to address housing need in Ōtaki. As kaitiaki of te taiao, Ngā Hapū o Ōtaki is conscious of supporting only what the environment can sustain.

Ngā Hapū o Ōtaki have a strong vision for housing in our rohe, and an appetite for innovative, system-wide interventions to achieve this. By weaving Ngā Hapū o Ōtaki perspectives throughout the report, we are pleased that we as mana whenua have a strong leadership opportunity in the delivery of housing, and institutional support will help us to achieve wide ranging benefits for the people of Ōtaki.

A housing strategy that prioritises restoration of mauri and mana of both te taiao and ngā tangata is a critical step towards repairing some of the damage of the past 200 years. It is our natural approach to provide sufficient, affordable homes whilst caring for te taiao and is a critical step towards hauora and rangatiratanga.

**Denise Hapeta** 

Allaset 9

Chairperson

# The Kāpiti Coast District's 2022 **Housing and Social Needs Assessment** revealed that **Ōtaki experiences** the highest levels of housing need across the district. Ōtaki therefore requires a range of tailored responses to this, to best serve the community.

### **INTRODUCTION + DOCUMENT PURPOSE**

From September 2021 to April 2022, Kāpiti Coast District Council commissioned a district-wide Housing Needs Assessment. The five-part mixed methods research process was undertaken to develop this assessment; including an iwi-led process, quantitative data assessment, community kōrero sessions, a community survey, and a business survey. The findings of this work are captured in two documents:

- Not just a house, a life Understanding Real Housing Need in the Kāpiti Coast and
- Research Report: Housing Demand and Need in Kāpiti District

The purpose of the work was to identify what is really at the heart of the Kāpiti Coast District's housing issues today, understand what will help people thrive in their communities and what makes the right type of house a home. Understanding the specific needs of Ōtaki residents, as the area of highest need, emerged as an important focus area within this process.

This led to the commissioning of the piece of work, to be used as a resource for change that is specific to the needs of Ōtaki residents.

This document is divided into three sections:

Section 1: An overview of why Ōtaki is important to prioritise

Section 2: Key themes that were identified in the housing needs assessment research

Section 3: What does this mean for Ōtaki and what does Ōtaki need in response to the identified challenges?

This document will be open-sourced for use by anyone in the Ōtaki community and those working with the Ōtaki community.

For easy tracking of where data has come from, the findings are colour coded to match the five data input categories, in line with the *Not just a house, a life* report.



Figure 1 - Five categories of data inputs that are compiled to form the needs assessment.



"Ōtaki has historically managed its own issues as a community, but this is being eroded as more people move in who are not from the area and local people are being forced out by higher prices"

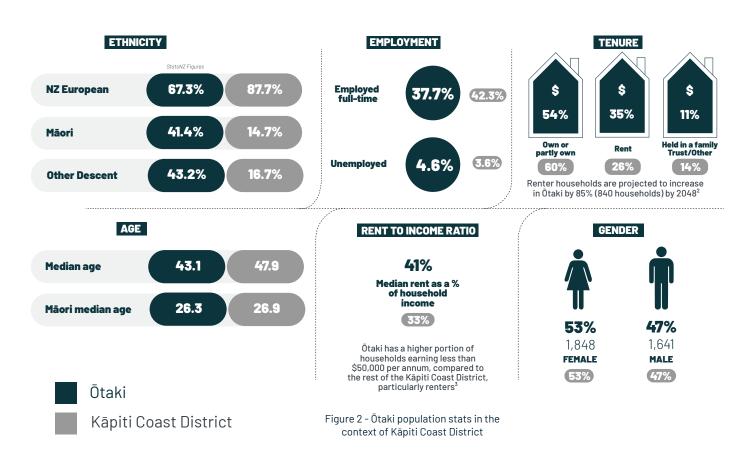
- Community kōrero participant

"Ōtaki needs to be considered in its entirety as a distinct area, that needs to be specifically tailored to, rather than generically as part of the whole region. One size does not fit all. The uniqueness needs to be retained and enhanced, and valued as a part of the District equally"

- Community kōrero participant

### **AN OVERVIEW OF ŌTAKI**

### Ōtaki makes up 11.8% of the Kāpiti Coast District population<sup>1</sup>



Estimate of 2021 population by Sense Partners (https://www.kapiticoast.govt.nz/our-district/the-kapiti-coast/population-and-demographics/#senseforecasts), including Ōtaki, Ōtaki Beach, and Waitohu.

<sup>2</sup>Mitchell & Glaudel, p.28 <sup>3</sup>Ibid, p.46, 96

(All other data is Stats NZ 2018 Census data)



# Three key findings were identified which speak to the relationship between housing and wellbeing. Ōtaki stands out as an area in Kāpiti that needs support to reduce housing stress along with improved access to wrap-around, locally based, support services.

### **KEY FINDINGS**

The purpose of the work was to identify what is really at the heart of the Kāpiti Coast District's housing issues and to understand how these issues are affecting the overall wellbeing of residents. The evidence built throughout this research identifies three headline findings:



Community survey results identified a number of trade-offs being made by Ōtaki residents. If the survey results were spread across the Ōtaki population:

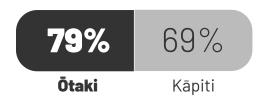
**One in five** people would have borrowed money from whānau/family and friends to help pay for their housing costs in 2021.

One in five people would have been unable to heat or cool their home as much as they felt they needed to, been unable to buy things they needed, delayed payments for essential bills, and/or skipped a meal or changed their eating habits because money had been tight.

**Three in ten** people delayed visiting a medical practitioner and/or were unable to pay for recreational activities in 2021.

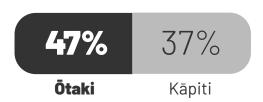
### **Mortgage Cost**

As percentage of income



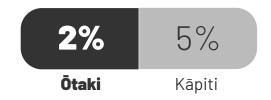
### **Rental Cost**

As percentage of income



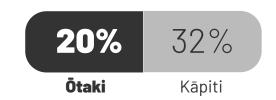
### **Rental to Ownership**

Percentage of Renters able to affordable service a mortgage at median market value



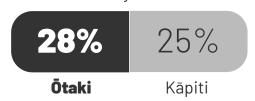
### **Rental Affordability**

Percentage of renter households able to afford the median market rent



### Renter Stress

Percentage of renters considered 'Extremely Stressed'



Of all the residents in the Kāpiti Coast District in 2021, those living in **Ōtaki were the** least able to afford to buy a house in the sub-area in which they live and rental costs were a higher percentage of incomes.



# Ōtaki stands out from other subareas of Kāpiti as experiencing the highest need overall, in nearly every measure, as shown in Figure 4.

### HIGHER LEVELS OF HOUSING STRESS IN ŌTAKI

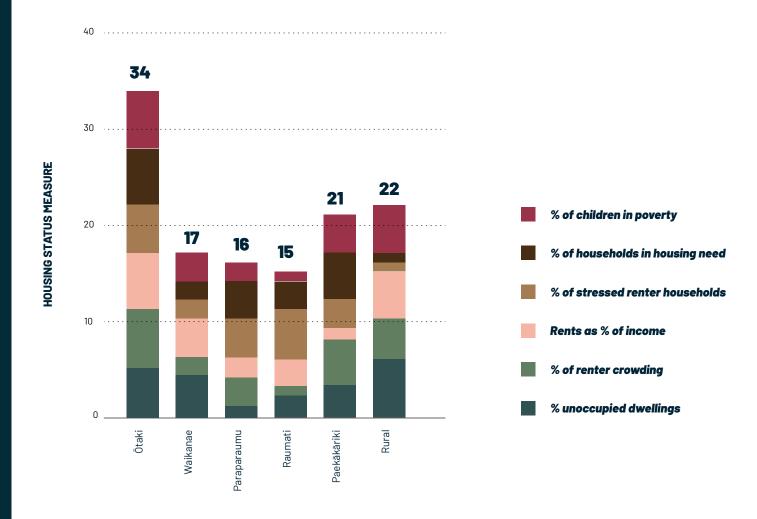


Figure 4 - Adapted from Table 1.3 "Summary by sub-area of relative housing status measures" 12

Ōtaki is geographically disconnected from a range of services.

The community korero sessions identified that locals are confused about who serves <u>Otaki</u>.

Ōtaki is within a perceived blind-spot for health services and government support services, because, although Ōtaki is within the Kāpiti Coast District region, it is served by the Mid-central DHB. Other government agencies also classify Ōtaki as within their Central/ Manawatū region rather than the greater Wellington region.

**PALMERSTON NORTH** Raukawa Whānau Ora is located in Levin. The community korero participants identified the need for Whānau Ora in Ōtaki. 11D-CENTRAL DHB **LEVIN ORANGA TAMARIKI** ŌTAKI **CAPITAL & COAST** WELLINGTON PAGE 9

Figure 5 - Geographic disconnection of Ōtaki as a northern township in Kāpiti but historically served by out of district providers due to DHB boundaries When needing to access services north of Ōtaki there are no public transport options, so people either rely on cars or simply cannot access the services that they need.

# There are limited public transport services from Ōtaki.

Ōtaki residents have little option when wanting to travel by train from Ōtaki, with the Capital Connection train service between Palmerston and Wellington the only train that services the Ōtaki railway station. This service has just 1 service each way per day and is the only public transport option for travelling North from Ōtaki.

# Commuter trains from Wellington don't stop in Ōtaki.

The Metlink train service to/from Wellington, which runs approximately every 20 minutes, terminates at Waikanae - 16km away from Ōtaki.

The only public transport option between the Waikanae railway station and Ōtaki is the local Ōtaki bus, which runs from Waikanae north to Ōtaki and back again 11 times a day, with an approximate 50 minutes between services in the morning and afternoon, and up to two-hours between services in the middle of the day.

### The lack of local services and limited public transport in Ōtaki means there is a heavy reliance on cars.

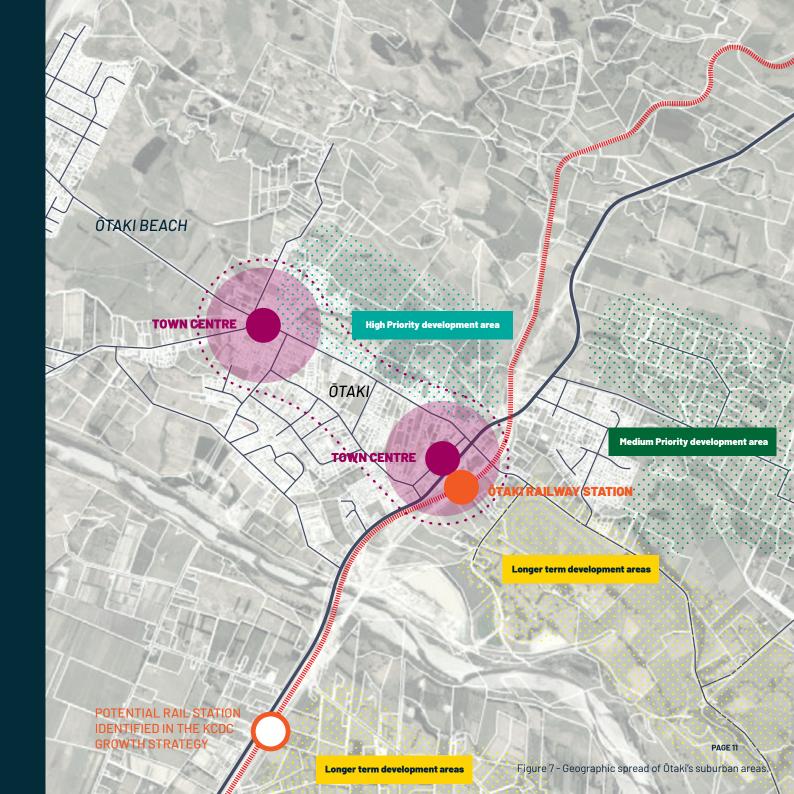
- Travel to work by car = 75.2% (Stats NZ, 2018 Census)
- Travel to education by car = 57.4% (Stats NZ, 2018 Census)

Having to rely on a car is a barrier to employment and education because of high petrol prices and limited jobs and (tertiary) education locally.

This exacerbates the cycle of challenges that many in Ōtaki are experiencing (Rising housing costs mean that people need to work harder and longer, but soaring petrol prices limit people's ability to get to work, meaning that they can't earn the money they need to pay for housing (and other) costs).



The geographic spread of Ōtaki's suburban areas, and the planned growth for Ōtaki, needs to be taken in to consideration when identifying solutions to Ōtaki's specific housing needs.



# Partnership with Ngā Hapū o Ōtaki can help ease the housing pressure in **Ōtaki and achieve** the vision of thriving, healthy whānau. A range of interventions and priorities have been identified.

# EMPOWERING IWI IN DELIVERING HOUSING SOLUTIONS

Ōtaki has a high Māori population relative to the rest of Kāpiti. Ngā Hapū o Ōtaki, representing the 5 Ōtaki-based hapū of Ngāti Raukawa iwi, have expressed a strong desire to take an active role in delivering housing solutions to their local whānau. A range of interventions and priorities have been identified by Ngā Hapū o Ōtaki.

A multifaceted approach to housing is needed to support the overall wellbeing and housing security in Ōtaki. Recognising the interconnectedness of housing, health, te taiao, and wellbeing is important.

### Solutions and support Ngā Hapū o Ōtaki are seeking include:

- Removing barriers to developing papakāinga, by providing access to funding to purchase land and assistance with infrastructure in rural areas. Finding Māori solutions is important.
- Funding and partnerships to purchase land and build houses quickly for medium-term solutions.
- Partnerships with Crown and Kāinga Ora to provide housing solutions. Iwi-managed public housing to keep people close to their networks helps in the short term, with other partnerships envisioned to enable secure, affordable housing in the centre of Ōtaki.
- Making development funds more accessible.
- Exploring new, innovative housing options outside of traditional models is encouraged, particularly those that can create economic and social development opportunities.
- The waterways and environment are integral to Ngā Hapū o Ōtaki sense of wellness and belonging, and should be prioritised.
- Affirming the cultural connectedness Ngā Hapū o Ōtaki have to their marae and wider environment, and fostering a setting which strengthens Māori education and Reo Māori is a key part of ensuring thriving people in nurturing homes.

A sense of partnership and high trust to support Ngā Hapū o Ōtaki is needed from authorities, providers, and the community to move quickly to purchase houses now to meet urgent needs.

The four strongest themes emerging from the data were:

- Housing security is closely linked to wrap-around support services
- There is a shortage of suitable housing
- Renter stress is particularly severe
- Rising housing costs are causing displacement

These issues compound wellbeing concerns for those local residents most affected.

**SECTION 2 KEY THEMES** 

# People's connection to Ōtaki as their community and whenua was strongly linked by community kōrero participants to people's overall sense of wellbeing. **Connection and** access to whānau support was seen to have a strong relationship to housing security.

# THEME 1. HOUSING SECURITY IS CLOSLEY LINKED TO WRAP-AROUND SUPPORT SERVICES

As well as prominent housing challenges, Ōtaki experiences high rates of other issues; understanding these and there relationship to housing helps us to better understand the complexity of wellbeing issues occurring in Ōtaki. It also supports a more complete understanding of how these challenges and issues can be addressed.

The effects of inadequate and unaffordable housing flow through all facets of life, limiting the wellness of individuals, whānau and the community at large. In other words, housing challenges, when compounded by other social issues, create a domino effect that can lead to poor wellbeing outcomes. The effects are both short- and long-term.

Living close to marae and sites of significance is central in preserving Ngā Hapū o Ōtaki culture and way of life. Their vision is their people thriving, close to their marae, awa, maunga, moana, ngahere, wāhi tapu, and whenua. The mauri of these places are connected to the mauri of people, and when they are impacted or made inaccessible, it impacts people's cultural and physical wellbeing.

Many Ōtaki whānau have lived in the area since 1820; in the time since they have seen many changes, including a loss of land and rangatiratanga. This has had an immeasurable impact on health and wellbeing, which continues to be felt today.

Half of Ngā Hapū o Ōtaki whānau (approximately 450 households) do not currently have secure housing. Many need urgent help with their housing or have whānau that do. Others have left the area entirely and do not have the means to return.

A strong message from whānau was that unless action is taken to address the housing need in Ōtaki, the connection to this place is at risk of further diminishing and the follow-on effects on people's wellbeing will be considerable.

### The qualitative needs assessment identified that:

- Ōtaki has significantly higher rates of offending per 10,000 residents when compared to the average for Kāpiti Coast District and greater Wellington<sup>12</sup>.
- Ōtaki has the highest rates of family violence and other violent offences in the Kāpiti Coast District<sup>13</sup>.
- Ōtaki had the highest number of children living in poverty in 2021<sup>14</sup>.
- Total benefits paid to households living in Kāpiti Coast District increased by \$312 million (or 38%) between 2007 and 2021. Ōtaki had the highest average benefits paid per household 15.
- Compared to Kāpiti Coast District as a proportion of total benefits paid, Ōtaki households had a higher proportion of single-parent benefits, job seeker, and family tax credits<sup>16</sup>.
- Ōtaki had the highest rates of hospital admissions for diseases and disorders of the ear, nose, mouth, throat, and respiratory system<sup>17</sup>.

<sup>12</sup>Mitchell & Glaudel p. 131 | <sup>13</sup>Ibid. | <sup>14</sup>Ibid. p. 124 | <sup>15</sup>Ibid. p. 133 | <sup>16</sup>Ibid. p. 135 | <sup>17</sup>Ibid. p. 136

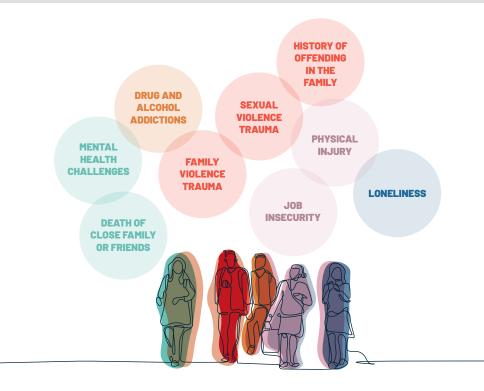


Figure 8 - The increasing interrelated issues people are affected by while trying to find secure housing options.

There is a strong relationship between housing security and the wrap-around services people need to support their wellbeing; **Ötaki having higher** rates of a range of social concerns, such as children living in poverty, exacerbates the need for these services to be provided locally and support secure housing.

### Key points raised in the community korero included:

# There are a range of increasing needs in Ōtaki that are compounding housing stresses

- A key theme was that overall, people are stressed and anxious. Participants emphasised that they feel housing and income stresses are leading to increases in domestic violence, child abuse and other tensions in families.
- There was discussion about the impacts of this on whānau and friends, with the wider whānau often stepping up to help, causing follow-on issues if their housing is not big enough or if they are struggling in their own right.

# Wrap-around support services are not as available in Ōtaki as participants felt they should be

- The disconnection between Kāpiti-based services was highlighted. Examples included that it is hard to get support for children in crisis in Ōtaki, with Oranga Tamariki being based in Levin, and that Ōtaki Police are on a different communication system from Paraparaumu Police, meaning that they can not communicate directly with each other, which creates challenges.
- There was commentary about the general lack of key services located in Ōtaki. Many noted that this requires people to travel to Levin or further away and that this can be an issue, especially for people who are struggling financially, because the public transport links from Ōtaki are poor.
- Because services are hard to access, community korero participants shared their concerns that many people were choosing not to access services that they would otherwise have used, meaning that people go without support and that issues go unresolved, exacerbating the numerous challenges that people face. As a result, many said that organisations such as Te Puna Oranga o Ōtaki should be better supported, to enable local provision of support to local people in a culturally appropriate way.

### Transport is an issue in Ōtaki and affects wellbeing outcomes

- An issue raised time and time again was the lack of transport options both within Ōtaki and between Ōtaki
  and Kāpiti, Wellington, and Horowhenua. This was seen to compound housing stresses and was a key
  contributor to poor wellbeing outcomes for those who weren't able to afford private vehicle costs.
- One of the key issues highlighted as a result of the lack of transport was employment, with many people struggling to access jobs because they have no way to get to them. Similar could be said for education.
- It was noted that sports are popular in Ōtaki but if you excel at a sport you need to travel out of the area and this is a barrier because of the cost of travel.

"There is an increasing complexity of issues in Ōtaki, because problems are patched over rather than fully addressed"

- Community kōrero participant

# Lack of choice and affordability go hand in hand; the follow-on issues caused by the unavailability of houses at the right price points to support locals, and local incomes, is being acutely felt in Ōtaki.

# THEME 2. THERE IS A SHORTAGE OF SUITABLE HOUSING

The housing system in Ōtaki is skewed by the evident mismatch between housing needs and supply. The lack of housing options pushes people into situations that they can't afford or that aren't suitable for their needs, putting strain on generations of Ōtaki residents. Housing that responds to Māori tikanga, for example intergenerational whānau living arrangements and connection to whenua and kai provision, was seen as being limited in Ōtaki compared to the potential preferences of locals.

### The qualitative needs assessment revealed that:

- In 2021, the least affordable location in Kāpiti Coast District for its residents was Ōtaki<sup>18</sup> because houses here cost a larger proportion of local incomes<sup>19</sup>.
- House prices are increasing faster than incomes<sup>20</sup>, more so in Ōtaki than other parts of Kāpiti<sup>21</sup>.
- Vacant section prices have increased significantly and the supply has dwindled. Sections in Ōtaki, which are in limited supply, are selling for over \$350,000. At these section prices, new dwellings in Ōtaki are likely to exceed \$800,000<sup>22</sup>.
- Ōtaki sub-area has a slightly higher proportion of smaller dwellings (three bedrooms or less) than the other sub-areas<sup>23</sup>. Given the number of large families in Ōtaki, more smaller dwellings also seems to indicate a mismatch between what people might need and what's available.

 $^{18} Mitchell\ \&\ Glaudel\ p.\ 95\ |\ ^{19} Ibid.\ p.\ 96\ |\ ^{20} Ibid.\ p.\ 94\ |\ ^{21}\ Ibid.\ pp.\ 94-95\ |\ ^{22} Ibid.\ p.\ 105\ |\ ^{23} Ibid.\ p.\ 65$ 

# What people might technically need and what they choose are not always related. This is very important to factor in when planning for future growth and likely housing demand.

In the community survey, only **8.5**% of respondents reported that they live in a one-bedroom household, despite **46**% of them describing their household as a single person or a couple-only household. What this means is that even though a large number of people would be considered to only 'need' a one bedroom house, this is not necessarily what they will choose if they have the option. It also might imply that even though people might not need a larger home, because there is a lack of housing choice to downsize to, people may stay in larger homes for longer periods.

Also, **69%** of households reported having three or more bedrooms, while only **47%** of respondents reported having three people or more in the household. This mirrors the quantitative data findings, where 42.5% of  $\bar{O}$ taki residents have two or more bedrooms spare<sup>24</sup>.

# More than one third of survey respondents in Ōtaki (36%) aren't satisfied with the housing options available to them.

Unless action is taken to address the housing need in Ōtaki, the connection to this place is at risk of further diminishing.

Ngā Hapū o Ōtaki have a strong desire to build papakāinga in Ōtaki. Their most recent survey shows two-thirds of people have interests in Māori land and would like to build a papakāinga or housing with shared amenities.

Ngā Hapū o Ōtaki aspire to have a community where tamariki are growing up close to marae, surrounded by whānau, in whare where Reo Māori is the norm. The vision is for healthy and thriving whānau, hapū and Taiao, with everyone living in healthy, efficient, eco nurturing homes.

Respondents to the survey identified homes with a **garden** and/ or **outdoor space, energy efficiency** and **good natural light** are the three most important features.



<sup>&</sup>lt;sup>24</sup>Mitchell & Glaudel p. 58

### Key points raised in the community kōrero included:

### Housing in Ōtaki is not suited to people's needs, negatively affecting wellbeing

- Participants identified extreme housing pressure in Ōtaki in part because of the lack of housing choice, with situations where there are eight or more people living in a two-bedroom property. An example given was whānau helping out their wider family by sharing their house, because there are no other options locally.
- There was discussion around the impacts of not having suitable housing options available for larger families, with whānau being broken up or put under strain, impacting on the mental health and intergenerational wellbeing.
- Community korero participants also spoke about the importance of Māori ways of looking after each other and that this is not always supported by the housing types available in Ōtaki.

### Some of Ōtaki's housing is in poor condition

- Many community kōrero participants spoke of housing that is old, not always maintained and often not warm or dry.
- Community korero participants raised concerns about the effects that living in the poor standard of Emergency Housing available has on families and their wellbeing. They spoke about the unsuitability of currently available Emergency Housing, with families living in one small room.
- Increasing concerns were also shared about domestic violence, drugs and alcohol, gang presence, and the impact that this has on the mental health of those living in Emergency Housing.
- Additionally, many people noted that the poor facilities in Emergency Housing make it hard to budget
  and provide good food, because the small fridge and freezer means people have to shop several times
  a week or rely on fast food. Participants were quick to relate housing security and housing amenity
  with wellbeing outcomes for residents.

"Ōtaki used to be affordable to rent and buy but not anymore. There are no real options and people are living in overcrowded situations or are forced to live in cars and sheds."

- Community kōrero participant

There needs to be more and more diverse kinds of public housing in Otaki. Kāinga Ora's current stock of housing in Ōtaki doesn't meet the demand, and doesn't match how people are actually living in the homes. Public housing was discussed by a variety of community korero participants and concerns about the availability of public housing and whether or not it served local residents was raised.

The current 2021 provision in Kāpiti by Kāinga Ora is **67 dwellings** (2x 1-bed, 29x 2-bed, 33x 3-bed, 3x 4-bed)<sup>25</sup>.

While there are 28 'one-person' households and 2 'couple only' households living in this accommodation, there are only 2 one-bed dwellings meaning that many are in 2- and/or 3-bed dwellings which could serve families if the supply of 1-beds was greater.

As of March 2022, 216 applicants were on the housing register in Kāpiti<sup>27</sup>. This need, while greater than the available supply by 149 households, is likely not representative of true need, given affordability challenges, particularly in Ōtaki.

# WHAT IS PUBLIC HOUSING? Housing accessed via the housing register and attracting an Income-Related Rent Subsidy (IRRS) (excludes the accommodation supplement). Public housing includes Kāinga Ora and Community Housing Provider subsidised rentals, and emergency or transitional housing.

Iwi in Ōtaki have strong aspirations to run their own public housing.

A partnership with Kāinga Ora to bring housing into iwi management and provide new houses aligns with the need to bring Ōtaki people back towards their marae.

Both the data available, and the stories collected during the community korero session emphasised the significant shortfall in affordable housing available in Ōtaki<sup>28</sup> <sup>29</sup>. **Pariticipants felt that a range of options would be needed to help those the market isn't serving and make sure that locals could stay in Ōtaki if prices continued to increase.** 

The median house price in Ōtaki in 2021 ranged from **\$600,000 to \$649,999**<sup>32</sup>. To meet the affordability needed of residents, the price points needed would be **\$320,000** for central Ōtaki to **\$410,000** for Waitohu households (if people already had a 20% deposit for the median house price in Ōtaki. Otherwise, without the deposit preincluded in the calculation, the price point range of the housing product would need to be \$260k - \$380k).

The highest proportion of renters are 'couple only' (35.9%), followed by 'one person' (32.0%); these are the groups that would most likely be looking for affordable home ownership<sup>33</sup>.

Secure housing options were seen as an important priority and participants discussed a range of options that they had heard about or wanted to know more about and wanted to see considered in Ōtaki. These included housing by Community Housing Providers, build-to-rent and/or rent-to-buy options, shared equity schemes, and papakāinga and whānau housing. While most housing in Ōtaki is currently standalone on large sections<sup>30</sup> some higher density typologies like terraces and smaller dwellings to meet the needs of smaller and single-person households <sup>31</sup> (such as kaumātua housing) may make a greater range of price points possible in Ōtaki.

In addition to providing public housing, Ngā Hapū o Ōtaki can have a role to play in providing affordable housing. Becoming a provider of papakāinga and whānau housing can add additional steps to the housing continuum in a way that aligns with tikanga and Ngā Hapū o Ōtaki aspirations.

# WHAT IS AFFORDABLE HOUSING? Not spending more than 30% of your income on housing; affordability is relative to median incomes in a neighbourhood. Affordable options include housing through community housing providers, rent-to-buy or shared-equity, papakāinga, whānau housing, rental or equity cooperatives, or options on Community Land Trusts.

**More market** rental and market ownership housing isn't enough to meet the urgent need in Ōtaki. People want to see more affordable options prioritised in Ōtaki to reduce the risk of housing instability.

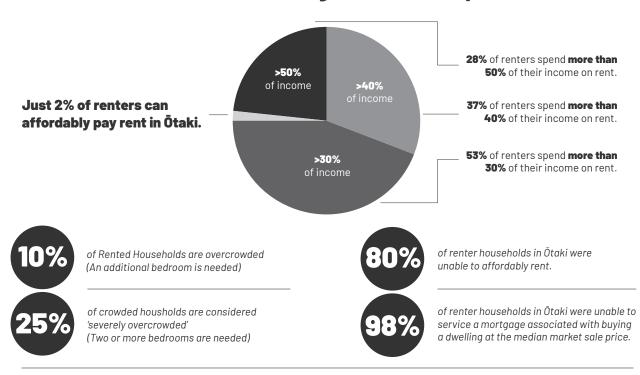
# While renter stresses are notable across varying parts of Kāpiti, they are most acute in Ōtaki.

# THEME 3. RENTER STRESS IN ŌTAKI IS PARTICULARLY SEVERE

Housing stress is felt across the housing continuum in Ōtaki, but renters are particularly affected, with many renters unable to affordably pay their rent. Without any other options available to them, these renters are stuck, unable to move along the housing continuum, and are increasingly affected by the wider housing issues in the region.

The qualitative needs assessment revealed that:

### Ōtaki has the most severe housing stress in the Kāpiti Coast District.



Ötaki, Paekākāriki and the Rural sub-areas have the worst home buyer affordability ratios for Kāpiti's renter households.

### Ngā Hapū o Ōtaki whānau are struggling with living costs:

 Almost half of whānau have had to access support for living costs and/or have delayed payment of bills or foregone heating, recreation, necessary purchases, medical care or meals due to high rent, mortgage, and living costs.

\* 12 Of the 114 people who answered the survey, 86 answered this question, and 41 people responded as having to access one or more types of support.





are OK but have a whānau member needing urgent help. This is contributing to displacement and the loss of whānau, hapū and marae networks.

### Key points raised in the community korero included:

- Community k\u00f6rero participants noted high rental costs. It was highlighted that rents are continuing to rise and this creates other struggles for people.
- Participants also spoke about the low condition of rental housing stock in Ōtaki, with many of the rentals still in substandard condition, despite the recent introduction of 'healthy homes' legislation.



of survey respondents who are renters feel frustrated when thinking about renting from a private landlord or agency, because they can't find any rentals in their target price range.



feel frustrated because there just aren't enough rentals available at any price.



of Kāinga Ora/community housing renters who responded to the survey don't think they'll own their next home because they are saving for a deposit, but it is too hard when their current housing and living costs are so high.



of survey respondents who are renters renting from a private landlord or agency don't think they'll own their next home because they can't afford to buy anywhere.

# **Ōtaki residents** want to stay in the town. However, a multitude of factors, such as transport, job opportunities, and regional economic pressures are contributing to the displacement currently occurring in Ōtaki. This issue is particularly acute for Ngā Hapū o Ōtaki whānau.

# THEME 4. RISING HOUSING COSTS ARE CAUSING DISPLACEMENT

With housing issues being felt nationwide, many people are having to look outside their local area to find affordable housing. This has resulted in an influx of people moving to Ōtaki, meaning that local Ōtaki residents are being pushed out of their neighbourhood and losing connection with their community.

As identified in the Not just a house, a life report, recent and planned roading improvements facilitate living in Kāpiti whilst working in Wellington City, which is impacting housing affordability for current residents, with home prices and rents rising faster than local incomes<sup>39</sup>. This is the same for Ōtaki.

In the short to medium term the completion of Transmission Gully and the Ōtaki bypass may influence future growth, with the resulting lack of through-traffic in Ōtaki likely to have a negative impact on employment demand, meaning that locals may need to look outside of Ōtaki for work<sup>40</sup>.

 $^{39}\mbox{Mitchell}$  & Glaudel, p.143 |  $^{40}\mbox{Ibid}$  p.80

In the community survey, **48**% of respondents identified **location** as the thing they like most about where they live, and **28.9**% of respondents **never want to move** from where they currently live.

Most Ngā Hapū o Ōtaki whānau **want to stay in Ōtaki**, while other whānau have plans to move back to the whenua to raise their tamariki - but are finding it too difficult because of the increasing unaffordability of homes compared to incomes.

### Key points raised in the community kōrero included:

# House prices are displacing families out of Ōtaki and the follow-on wellbeing effects are not well understood

- Community korero participants highlighted that Ōtaki has historically managed its own issues as a community, but this is being eroded as more people move in who are not from the area and local people are being forced out by higher housing costs.
- Many spoke about there being no real options for Ōtaki locals because they are competing with Wellingtonians for housing. Participants noted that new families are pushing out the traditional families, some of whom have lived in Ōtaki for 30+ years in the same house.
- A primary concern was that these issues will have an effect across generations as people are pushed out of their community and forced to leave behind their social and support networks. The Māori community in Ōtaki was highlighted as one of the most affected groups.
- Employers in the community korero sessions said that staff are having to live out of the area to access housing, e.g. in Horowhenua. It was noted that house prices in Levin are rising fast too, so locals are having to move further and further away.
- Participants shared concerns that the people buying houses in Ōtaki were not interested in tikanga Māori (Māori culture) and that this will slowly die as the area is gentrified.

# Displacement issues are being compounded by the way Ōtaki is geographically disconnected from a range of services

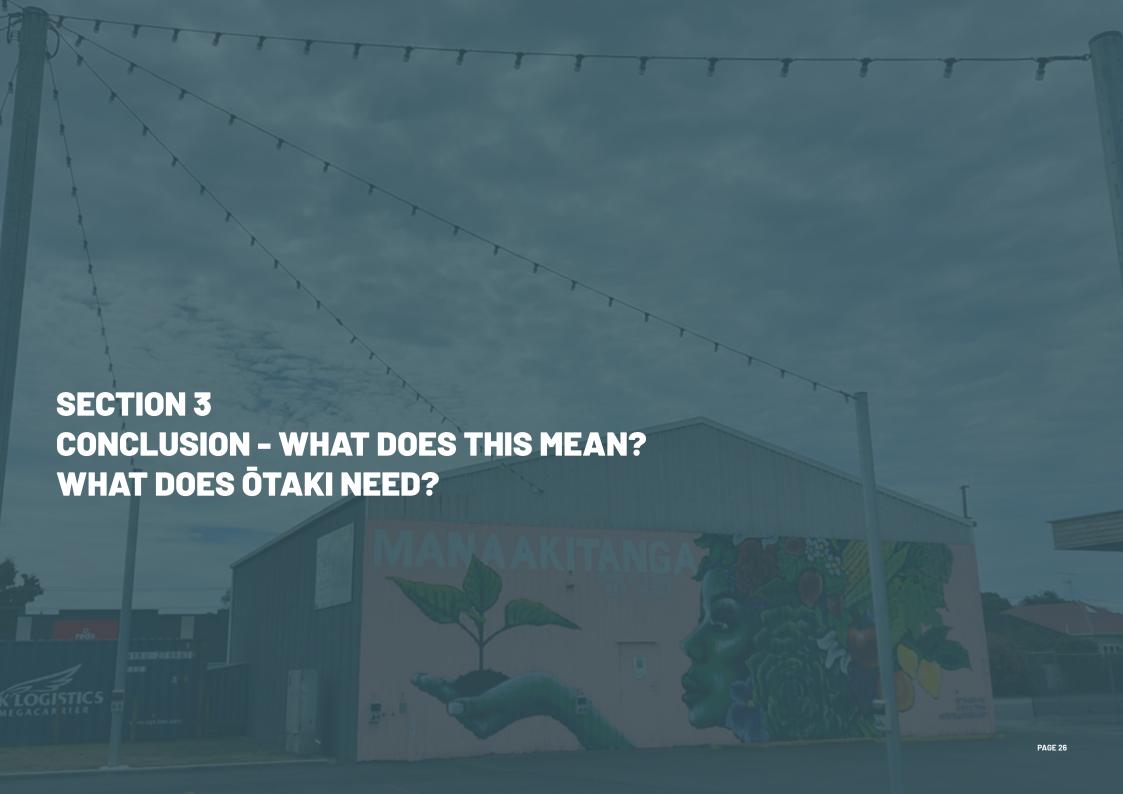
- There was lots of discussion around boundary issues because of where Ōtaki sits geographically (i.e. Kāpiti vs Horowhenua), with this being identified as creating barriers and confusion for people. These access issues also made it difficult for people who were being displaced, or who had members of the whānau displaced, to remain connected to their communities in Ōtaki.
- Aligned to this were the follow-on wellbeing issues, for example as a result of disruptions to a child's education and their ability to make and sustain friendships and connections with place.
- A lack of local social housing in Ōtaki was emphasised as a key contributor to displacement, because people are being moved out of Ōtaki to wherever the available social housing is.

"Families are being forced out of the area, particularly those on low incomes. Many of these people are linked to the marae and other community activities and their participation and support is lost"

- Community kōrero participant

"We've been renting a house from family at a cheap rent rate but the property is being sold so we will have to move out. We've been living here for 15 years and it will be a big move. We're going to have to move North for cheaper housing."

- Community kōrero participant



# COMMUNITY KÖRERO PARTICIPANTS IDENTIFIED A RANGE OF PRIORITIES WHEN DETERMINING HOW TO ADDRESS ÖTAKI'S SPECIFIC NEEDS



Figure 9 - The increasing interrelated issues people are affected by while trying to find secure housing options. Community Figure 8 - Community körero participant responses about what Ōtaki needs

Ideas shared in this research to address **Ōtaki's housing** needs went beyond just delivering more houses; they included wider wellbeing aspects such as ways to address a lack of local employment, service-provision, and connection to community, while ensuring the preservation of the good that already exists in Ōtaki.

# As outlined in Figure 9, the five main ideas about the solutions people need in Ōtaki that were shared through this research include:

- **Preserve the good and prioritise kaitiakitanga** This is about ensuring that any change prioritises the protection of the good, including Ōtaki's strong sense of community, Māori heritage and culture, and the environment.
- **Have more housing diversity** Community körero participants identified an overarching need for more diversity of housing options in Ōtaki; including papakāinga, social housing, and affordable housing options. Participants highlighted that an equity-lens needs to be adopted, rather than an equality-lens, by identifying where the highest need is and investing in those places.
- **Create local job diversity** As well as housing diversity, diversity of local jobs was identified as a key priority. This means creating a range of jobs locally that will enhance Ōtaki's economy and community, and allow people to live close to work. This was seen to be required to address the disparity between people's incomes and house prices.
- Be more connected This is about providing Ōtaki with the connections that it needs to thrive, including better local service provision, better public transport services, better coordination across government agencies, and good access to education and employment. These ideas were strongly aligned to the provision of secure housing.
- **Provide quality services, accessible to everyone** Community körero participants highlighted the need for holistic services that wrap-around individuals and their wider whānau, rather than the siloed and disjointed services that are currently available. This means tailored Ōtaki-specific services that respond to the distinct needs of Ōtaki residents.



Across Kāpiti it was identified that a comprehensive response is needed to diversify housing options and better serve the community as a whole.

In Ōtaki, this need is especially acute, and the social issues that interrelate with housing cannot be considered in isolation.

To achieve positive wellbeing outcomes for Ōtaki residents, an integrated systems response needs to:

- Prioritise iwi-led delivery opportunities
- Support cross-provider delivery of wrap-around services
- Focus on both public and affordable housing solutions in tandem.

Coordinated action for Ōtaki is needed now.

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