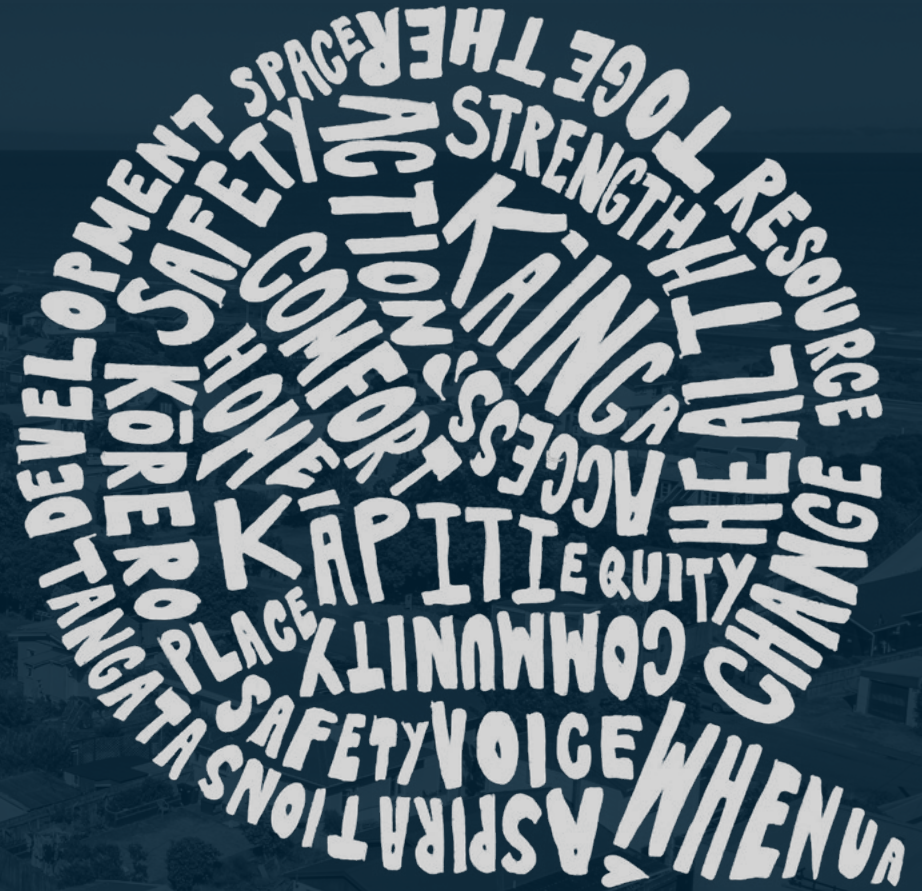


# Not just a house, a life.

*Understanding real housing need in the Kāpiti Coast District.*



Prepared by The Urban Advisory  
May 2022

  
THE URBAN ADVISORY  
RETHINKING OUR CITIES

  
Kāpiti Coast  
DISTRICT COUNCIL  
Me Huri Whakamuri, Ka Titiro Whakamua

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

WE ARE IMMENSELY  
GRATEFUL TO THE PEOPLE OF  
KĀPITI WHO SHARED THEIR  
HOUSING STORIES AS PART OF  
THIS PROCESS.





# INTRODUCTION





**It is estimated that there will be 32,000 more people living in Kāpiti by 2051 and 15,000+ additional dwellings needed to house them<sup>1</sup>.**

What does this really mean for the future of our Kāpiti communities?

How can we make sure we are addressing the immediate needs of our communities and ensure growth pressures don't make things worse before they get better?

<sup>1</sup> Source: Kāpiti Coast District Council website <https://www.kapiticoast.govt.nz/>

## First of all, let's remind ourselves, why is housing so important?



Figure 1. The role and importance of housing.

<sup>2</sup> Article 35, Universal Declaration of Human Rights 1948: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services"



## **What is a housing needs assessment?**

A process to help understand what will help people thrive in their communities and what makes the right type of house a home.

## **Why do a housing needs assessment in Kāpiti?**

We all know there's a problem; this data helps us illustrate the extent of it, who is most affected, and gives an evidence base to work from when deciding on how to prioritise a response.



**To build an accurate picture of current and emerging housing and social needs, this assessment brings together a huge amount of data in a systematic and robust way – to be able to set priorities for future action.**

From September 2021 to April 2022, Kāpiti Coast District Council commissioned a large-scale Housing Needs Assessment. The five-part mixed methods research process undertaken to develop this assessment is outlined in Figure 2.

This piece of work has been designed to identify what is really at the heart of Kāpiti's housing issues today. As such, **this assessment is about more than understanding the number and type of houses that might be needed in Kāpiti; it's about understanding what will help people thrive in their communities and what makes the right type of house a home.**

The key research questions that have shaped the assessment were designed by reviewing key strategic documents, plans, and by building on previous best-practice research. The research methods were then developed to ensure both wide-ranging and meaningful inputs could be gathered from across the community. An overview of Covid impacts are outlined in Appendix 1 and an overview of who participated and how they were engaged is provided in Appendix 2.

The assessment is a key deliverable of Council's Housing Programme (established in April 2020). The insights gained will feed into not only the housing strategy that is being developed, but also the work programmes of other key workstreams. It will also help to support future conversations with Government and enable Council, iwi and other stakeholders to identify how best to collaboratively address the current and emerging housing and social needs of Kāpiti communities.

It is important to emphasise that an inter-agency and across-government coordinated response will be required if the systems change needed to address housing issues is to be realised. While Council has commissioned this report, acknowledging the need to do things differently, they are but one piece of the housing puzzle.

# The Process

What did we do, and why?

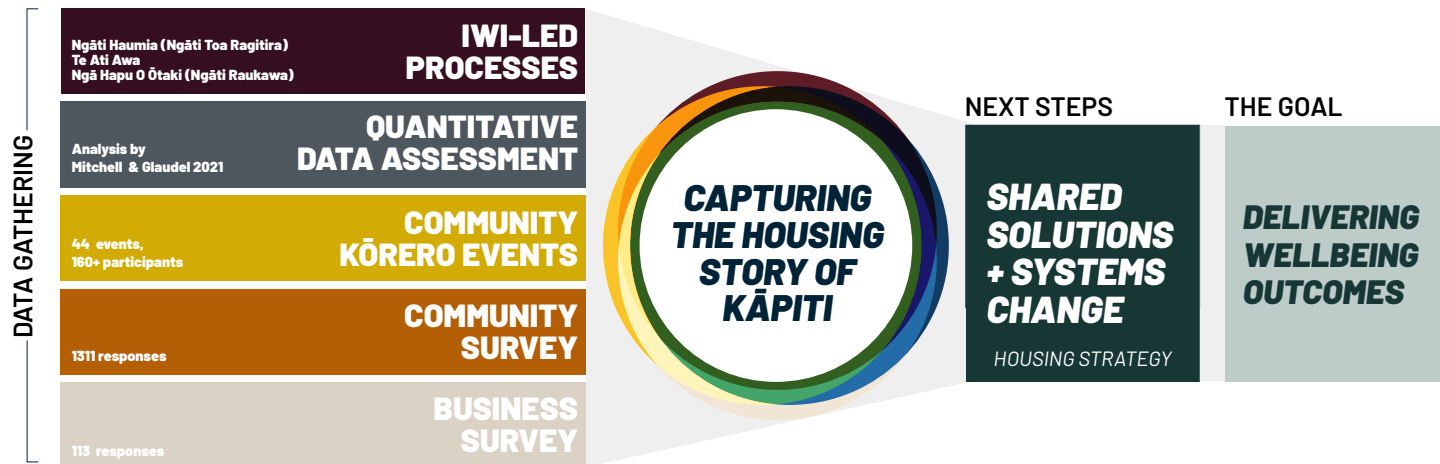


Figure 2. Outline of the housing needs assessment process and purpose.

**A five-part process of data gathering was designed to capture the housing story of Kāpiti.**

# About this Document

This document summarises the vast array of data and findings from the qualitative Housing Needs Assessment to capture, in one place, the housing story of Kāpiti. It also draws on data from the companion Quantitative Assessment Report to build the full picture of housing need in Kāpiti (See Mitchell, I. and Glaudel, C., 2021. *Research Report: Housing Demand and Need in Kāpiti District*).

Sharing this work is a first step in building a case for change in Kāpiti; identifying how housing needs are currently being met and how interconnected wellbeing issues are playing out so that the scope of what could be and needs to be done differently across the housing system can be identified. As a result, this document has been designed as an information tool anyone in the existing Kāpiti housing community can use.

## The document is divided into six sections:

- Section 1.** An overview of the findings
- Section 2.** Iwi needs assessment summaries
- Section 3.** Key themes
- Section 4.** Understanding the housing needs of specific groups in Kāpiti
- Section 5.** Understanding the sectors that support people’s housing needs and their perspectives on housing needs in Kāpiti
- Section 6.** Understanding what solutions people think are needed to address housing needs in the short- and long-term in Kāpiti

Following a summary of the key findings overall in Section One, the iwi needs assessment processes, designed and run by iwi, are summarised in Section Two. In Section Three the key themes that the data analysis revealed are explored, as well as the interrelationship between them. In Section Four the findings from specific groups are presented and in Section Five the findings from various sectors and community organisational categories are outlined.

Woven throughout sections Four and Five are personas; stories based on information provided by participants and key statistics, that bring the narrative about the interconnected nature of housing needs and wellbeing to life. The concluding Section Six draws together the aspirations and solutions put forward by participants, so that next steps can be proposed in subsequent work.

**This document will be open-sourced for use by anyone in the Kāpiti community.**

**For easily tracking where data has come from, the findings are colour coded to match the five data input categories.**



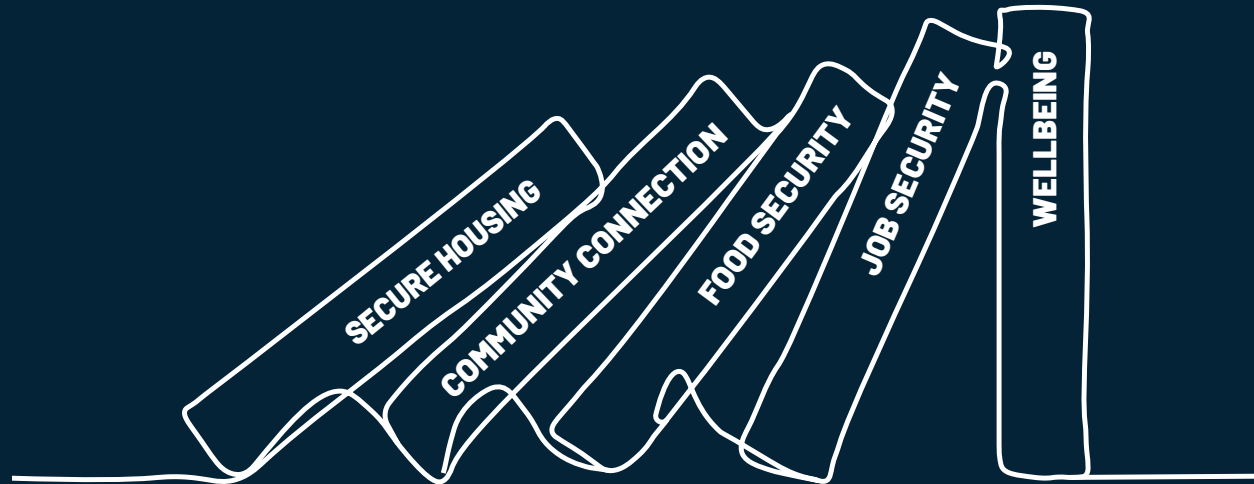
Figure 3. Five categories of data inputs that are compiled to form the needs assessment.





# SECTION 1

## OVERVIEW



**Housing stress is having a domino effect in Kāpiti and negatively impacting a range of wellbeing outcomes. The issues are all so interconnected, but housing is often the first domino to fall, impacting people's whole lives and compounding issues that span generations.**

The evidence built throughout this needs assessment identifies that housing stress in Kāpiti is extensive and beyond solely what is being statistically captured.

## Overview of Key Findings

The evidence built throughout this needs assessment identifies three headline findings;

1. All brackets across the housing continuum are being affected by a housing system that is failing many and causing intergenerational inequality. The impacts are felt in different ways, and not all people are impacted evenly.
2. The issues are compounding. Systemic issues will need to be addressed if increasing stress is to be alleviated before it worsens further.
3. A lot of hidden stresses and adverse wellbeing effects were revealed in the survey and community kōrero focus group sessions which aren't as evident in the desktop statistical analysis.

While, by some metrics<sup>4</sup>, Kāpiti is not seeing as much housing stress as other areas, mostly due to a high base of home ownership rates, the trends between 2001 and 2021 reveal significant issues that will need to be addressed if Kāpiti is to avoid some of the extremes being seen in other areas.

For example, between 2001 and 2021<sup>5</sup>:

House prices increased nearly four times faster than household incomes.	The Lower Quartile house price increased from <b>\$130,000 to \$696,000</b>
Rents increased approximately 40% faster than household incomes.	The Lower Quartile market rent is <b>\$432 per week</b>

All signs point to a worsening situation that if left unaddressed will see deprivation rise and the follow-on effects of not having secure housing impact on people's wellbeing for generations to come. **The issues in Kāpiti are not as insurmountable as they seem to be in other regions; it is a critical time for Kāpiti to decide what housing future it wants to see.**

<sup>4</sup> e.g. Kāpiti Coast District's relative level of housing stress at 61% of all renters is lower than that of neighbouring Lower Hutt City, which is 79%, and also lower than that of Porirua City, which is 69%, according to Mitchell & Glaudel 2021 p103. Infometrics' latest Housing Affordability Index 2021 and Mortgage as a Proportion of Income 2021 calculations indicate that Kāpiti District doesn't score as poorly as other areas in New Zealand.

<sup>5</sup> Ibid. p81.



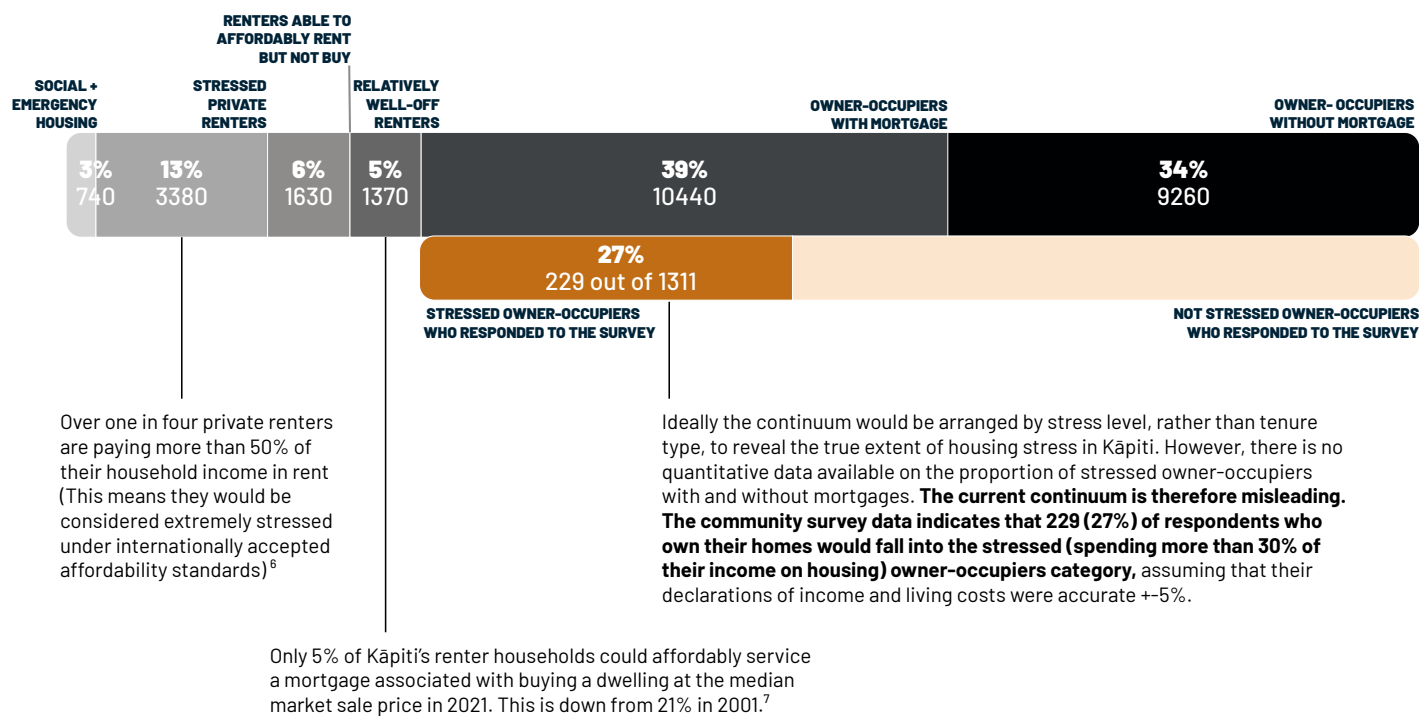


Figure 4. Housing continuum showing tenure type and ability to pay.

Note: Social and emergency housing includes Kāinga Ora and Community Housing Provider properties as well as emergency housing and boarding houses.  
<sup>6</sup>Mitchell & Glaudel 2021 p94 | <sup>7</sup>Ibid. p84

**Figure 4 captures where current residents sit on the housing continuum and how key issues are clustered, showing that no matter where one sits on the continuum, there are housing concerns that need to be addressed.**

# IF THE COMMUNITY SURVEY RESULTS WERE SPREAD ACROSS THE KĀPITI POPULATION THE FOLLOWING STATEMENTS WOULD HAVE BEEN TRUE IN 2021:



Figure 5. Tradeoffs due to rising living costs

As well as the headline findings about housing and social need from this research, the findings were grouped in to key themes (See Figure 5). These are outlined in more detail in Section 3. Participant suggestions about what change could look like were also coded and three key categories emerged (See Figure 5). These are outlined in more detail in Section 6.

OVERVIEW OF THE  
KEY THEMES



OVERVIEW OF THE PARTICIPANT  
SUGGESTIONS



Figure 6. The key research themes and an overview of the participant suggestions about what change could look like.



In addition to the key themes, it was very evident that key groups were all affected in varying ways as well. The below summary is an overview of the key findings for these groups; more detail is provided in Section 4.

### **Māori**

Māori in Kāpiti, as in other areas of New Zealand, are facing intergenerational housing affordability issues as a result of lower ownership rates and rising rental costs.

### **Youth [Under 24]**

Youth have been hard hit by rising house prices. Many are struggling to pay for accommodation and have enough left over for food and other necessities.

### **Families with two parents**

The housing needs of families are varied. Many families do feel secure in their housing and that it suits their needs. Others are feeling very stretched, juggling the increasing cost of housing and the increasing cost of living.

### **Families with one parent**

Single parents, as single-income households, make up one of the groups hit hardest by the lack of a greater range of affordable housing options. In many instances, they feel powerless when it comes to their housing choices.

### **Older residents [65+]**

There was a strong desire expressed by older residents to remain in their local neighbourhoods; this meant housing choices were limited and that a greater variety of housing options is also needed to serve this group.

### **Renters**

Renting was all too often associated with tenure insecurity. This was also often linked to follow-on displacement issues as well as higher rates of dissatisfaction with housing choices.

### **Owners**

There were increasing stresses being faced by owners who were financially overstretched.

### **People with accessibility needs**

It was widely reported that there is a lack of homes that are accessible for people with disability/mobility challenges. We heard that this lack of accessible housing in Kāpiti forces people out of communities where they want to be.

### **People with multi-needs**

Needs are increasingly layered, which is significantly affecting people's ability to access and stay in secure housing; wraparound services that support this increasing complexity are essential.

### **People facing precarious housing and/or homelessness**

Homelessness can often be hidden in Kāpiti, with many reporting stories about living in garages or at friends' houses and therefore wouldn't be captured by official data.

Figure 7. The key research themes and an overview of the participant suggestions about what change could look like.

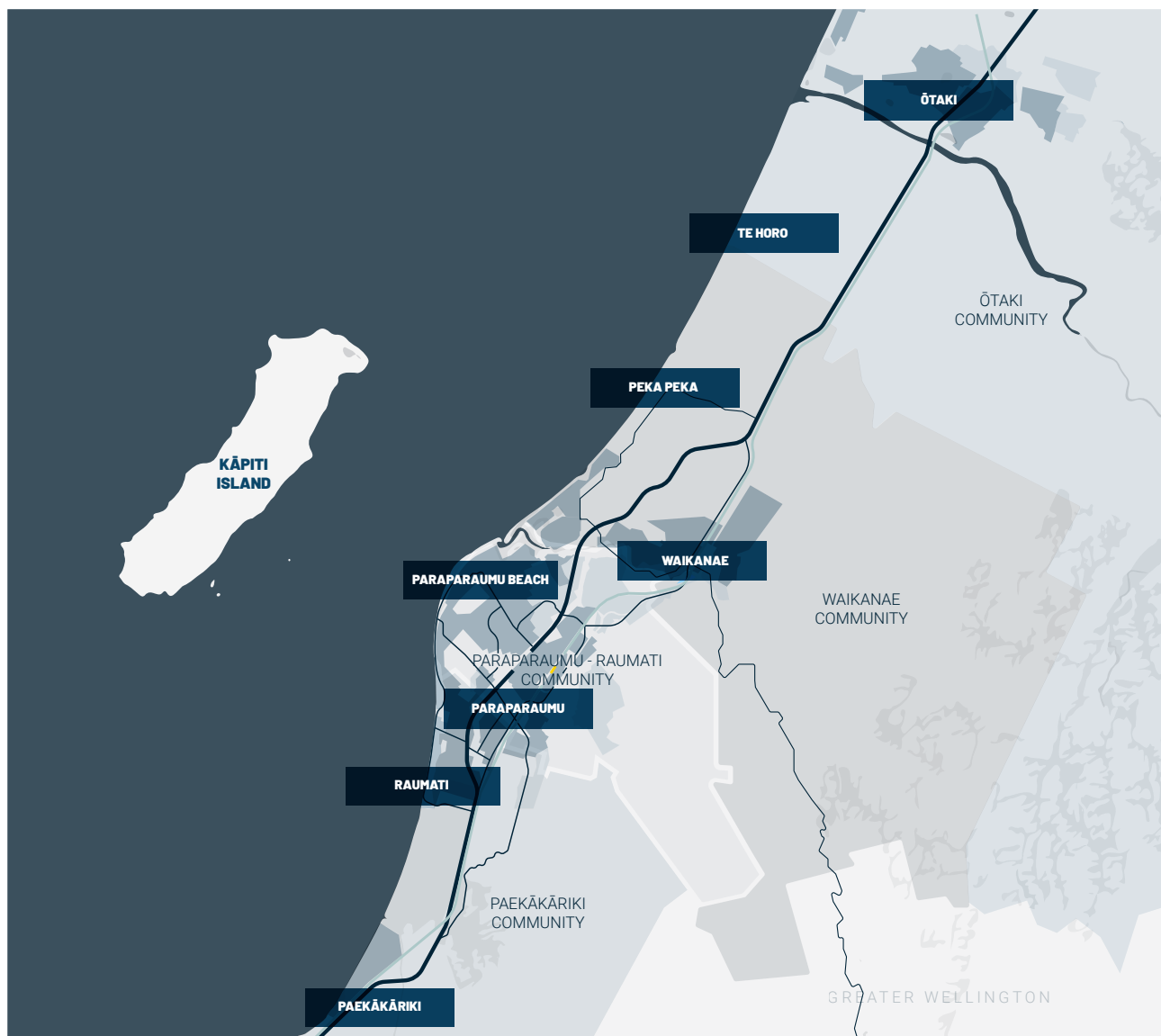


Figure 8. Map of the Kāpiti Coast District.

## Spatial Differences in Needs Across Kāpiti

When conducting a needs assessment it is important to consider needs spatially. Here are some overview points; more commentary has been woven throughout this document.

**Views were generally consistent across the district;** the dominoes are starting to fall for an increasing number of residents who are making an increasing number of tradeoffs between paying for their housing costs and other daily-life needs. **These effects are felt in different ways across the whole housing continuum.**

Many **rural stories** echoed that of Peka Peka where we heard about older residents losing their drivers licences and not being able to access key services because there were no other transport options available, and not always family support.

**Paekākāriki** has a strong community-led response that would benefit from additional support to kick-start some of its residents' longer-term aspirations.

# Ōtaki's Current Housing Story

Ōtaki stands out as experiencing the highest housing need overall and ranks highest in nearly every individual measure of housing need<sup>8</sup>.

- Only 20% of renters can affordably pay the median market rent, with only 2% able to buy a dwelling at the median market sale price<sup>9</sup>.
- 28% of renters are considered 'extremely stressed', paying more than 50% of their income in rent<sup>10</sup>.
- Ōtaki has the highest portion of households in the Kāpiti District earning less than \$50k per annum<sup>11</sup>.
- Ōtaki's renter households have the highest proportion of crowded households in Kāpiti (10.0% of all renters)<sup>12</sup>
- In 2021, Ōtaki had the lowest median property value, between \$600k and \$650k, compared to the whole District level of \$830k<sup>13</sup>. Prices have continued worsening since this time.
- The least affordable locations in 2021 were Ōtaki and Waikanae. Mortgage cost as a % of Median Household Income in Ōtaki in 2021 = 79%. Median Rent as % of Median HH Income in Ōtaki in 2021 = 47%. This is the highest of all subareas<sup>14</sup>.
- The limited supply of sections in Ōtaki are selling for prices in excess of \$350,000. At these section values, new dwellings in Ōtaki are likely to exceed \$800,000<sup>15</sup>.
- Ōtaki households have a higher proportion of single parent benefits, jobseeker, and family tax credits than the rest of the district<sup>16</sup>.
- Ōtaki, along with Rural areas, had the highest portion of vacant dwellings from the 2018 Census<sup>17</sup>.

<sup>8</sup>Mitchell & Glaudel p9 | <sup>9</sup>ibid. p84 | <sup>10</sup>ibid. p94 | <sup>11</sup>ibid. p41 | <sup>12</sup>ibid. p63 | <sup>13</sup>ibid. p58 | <sup>14</sup>ibid. p58 | <sup>15</sup>ibid. p82 | <sup>16</sup>ibid. p117 | <sup>17</sup>ibid. p52

**In Kāpiti District, Ōtaki has the highest level of housing need and the greatest affordability pressures on its residents. It also has a passionate community and a strong iwi-led voice ready for collective change.**



## SECTION 2

# IWI NEEDS ASSESSMENT SUMMARIES



**As part of this mahi our iwi partners have been conducting research into the housing and social needs in their rohe, ensuring that their voices are shaping decisions around housing and wellbeing as our district grows.**

## Iwi Process Overview

One of the community outcomes in Council's recent Long-term Plan is that Mana Whenua and Council have a mutually mana-enhancing partnership. This mahi is an example of Council and iwi partnering to identify and achieve Mana Whenua and community wellbeing goals.

Following the adoption of the TPG report in April 2020 Council staff started conversations with iwi about the development of a housing needs assessment. The aims of the assessment (discussed with iwi) were to provide government with a picture of the need across the housing continuum in Kāpiti and attract investment in Māori, social and affordable housing in the district. From the start of the assessment a partnership approach was taken where iwi were supported to lead and design their own housing needs conversation in their rohe.

The following pages have been provided by iwi partners and are high level summaries of the work they have undertaken on housing need to date.

### The iwi who were involved in this mahi include:

- **Ngāti Raukawa, through the five hapū who constitute Ngā Hapū o Ōtaki.**
- **Te Ātiawa ki Whakarongotai.**
- **Ngāti Toa Rangatira and specifically their hapū Ngāti Haumia of Paekākāriki.**

# Ngāti Raukawa: Ngā Hapū o Ōtaki

Ngā Hapū o Ōtaki, as a representative body of the five hapū of Ngāti Raukawa who reside in the Ōtaki area, are seeking to understand and address the unique needs of their whānau in Ōtaki.

We were keen to develop our own housing needs assessment by way of a Ngā Hapū o Ōtaki housing survey, hui and a series of workshops to provide for whānau input into the future of Ōtaki, including housing. **114 people responded to our kāinga survey and more than 20 whānau participated in hui or provided direct input.**

Situated between the maunga and moana with a number of awa and roto in between, the Ōtaki rohe has a number of outstanding features. Ngā Hapū o Ōtaki prioritises the protection of te taiao. Kaitiakitanga recognises that the environment sustains us and it is our role to nurture and ‘live with the land’. For more homes and people this means paying particular attention to what our waterways and environment can safely sustain, then building and growing only in ways that restore our surroundings.

Being carbon neutral is no longer enough, we must do more.

**We now find ourselves at a critical point with more people moving here, displacing our people and placing more demands on our environment.** Our challenge is to provide more homes and care for the environment whilst maintaining the fabric of our town.

The insights from Ngā Hapū o Ōtaki’s housing needs assessment demonstrate a strong desire for whānau to stay in Ōtaki and the need for Iwi-led solutions to fulfil housing aspirations and care for te taiao.

# Ngā Hapū o Ōtaki's Housing Story So Far

Our Māori world view keeps us closely connected to our environment where our maunga, awa, moana, ngāhere, marae, kai gathering places, wāhi tapu and other sites of significance are integral to our identity and wellbeing. Where these things are affected, or our ability to see or spend time there is obstructed or hampered, our cultural and physical wellbeing is affected. These places have mauri, as we do and it is all connected.

Ōtaki has many whānau who have lived here since the 1820s. Our ancestors saw dramatic changes over the last two centuries. Our way of life, prosperity and wellbeing has changed considerably. Loss of land and rangatiratanga have impacted hapū and iwi immeasurably. Land and housing security was affected severely, and continues to be affected to this day.

Today there are approximately 450 Ngā Hapū o Ōtaki households in Ōtaki. **A bit less than half of our people do not have secure housing.** The impact this has on whānau wellness is well documented.

Ongoing development and protection of our Kaupapa and Tikanga Māori is critical to ensure we are **'living as Māori'**. **Living close to our marae** and other places of importance is central to **preserving our culture and way of life.**







Our recent Ngā Hapū o Ōtaki Housing survey tells us that **2/3 of our people have interests in Māori land in the area and would like to build a papakāinga or housing with shared amenities.** Most would like iwi support to learn more about how to do this and to assist in making it happen.

Rent, mortgage and living costs are high and **nearly half<sup>18</sup> 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.**

People are looking for real support in a range of areas: to create papakāinga, to buy affordable housing, or to access low rent for iwi-owned homes that will support the marae, and to be able to manaaki others. Living with and nurturing the land is an important part of the picture.

**15% are wanting urgent help with housing and another 27% are OK but have a whānau member needing urgent help.** This is a significant proportion. Each year our own are being displaced out of the town, losing connections to critical support networks, whānau, hapū, and marae.

Owner-occupied homes for our people is, at 42.8%, a little below the national average of 47.2%. However, 13% reported they live in a whānau-owned home/ on ancestral land. 40% reported that they rent, board or live with others.

The survey showed that the three most important features for homes were to have a **garden and/or outdoor space, energy efficiency and good natural light.**

<sup>18</sup> 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.

**The vision is for our whānau to thrive. For all of our people to have the real option of living at home, as Māori; close to the maunga, awa, hapū, and marae, in a kāinga. This is the place where kaupapa and tikanga Māori is in the ascendancy, te reo Māori flourishes and mātauranga Māori is growing and expanding.**

## **Ngā Hapū o Ōtaki's Housing Vision**

### **Our goals:**

- Be able to live and work together, in a community where our tamariki grow up surrounded by cousins, aunties, uncles, and kaumatua.
- Our history and knowledge is readily shared.
- A Māori education pathway is accessible and Reo Māori whare is the norm.
- Skills are identified and nurtured and all are supported to achieve goals.
- A solid economic base, where everyone is nurtured to fulfil their potential and contribute to the wellbeing of all.
- A real community where there is no racism.
- More open spaces, native wetlands and trees.
- Whānau living close to the marae so it is well cared for and supported. This is the central physical point of our community.
- Healthy and thriving whānau, hapū and Taiao.
- Everyone living in warm, healthy, efficient, eco nurturing homes.
- Ōtaki Hapori Reo Māori deepening and strengthening.

### **Our Ngā Hapū o Ōtaki members are at different points in their lives, with different needs and aspirations.**

- Most who live here now want to stay in Ōtaki.
- We all have whānau who plan to return here to raise their tamariki, but many find it too difficult.



## Solutions we are seeking:

- At this point in time a multifaceted approach to provide a range of solutions is urgently needed.
- Papakāinga is a natural solution for us, but many of our whānau face barriers to developing papakāinga. Finding Māori solutions is important.
- Establishing other housing solutions and pathways that make up the whole of the system, across the Māori housing continuum.
- Land and support for secure, affordable housing solutions which we can build quickly are vital. **Ngā Hapū o Ōtaki seeks opportunities for partnership with the Crown to create medium-term housing solutions to provide this option, particularly in central Ōtaki close to our marae.**
- Short-term solutions for those with urgent housing needs are sought, to enable our people to remain living close to whānau, marae and other important connections. Iwi-managed Kāinga Ora housing would provide this. Other housing solutions are also needed to provide more homes and pathways to home ownership.
- It is timely to explore new, innovative, and more economical housing solutions that free up capital to create economic development opportunities.
- Ensuring our waterways and environment are prioritised is paramount, in order to maintain our wellness and sense of belonging in our town.
- Protecting our culture and our cultural connections to the marae and wider environment, including many places of importance, is a big part of the picture of thriving people in healthy and nurturing homes.







### Support we need:

- **Recognition of the importance of environmental and cultural connection to healthy and nurturing homes.**
- **Partnership to work together to achieve aspirations.**
- **Financial support to help us create more homes and kāinga to help our people towards equity.**
- **High trust to support us to move quickly to purchase houses now to meet urgent needs.**
- **Support to bring Kāinga Ora and community housing into iwi management.**
- **Funding and partnerships to purchase land and build houses quickly for medium-term solutions.**
- **Move development funds over.**
- **Assistance with infrastructure to enable papakāinga in local rural areas.**

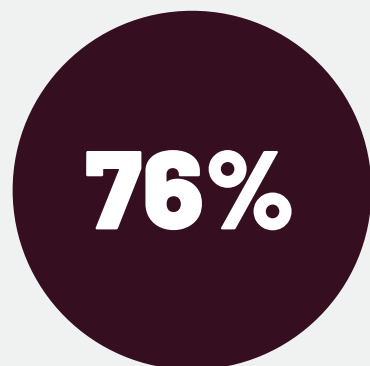
# Ngāti Toa Rangatira

Ngāti Toa Rangatira already had their housing needs assessment underway, having just completed a survey and series of hui to unpack whānau needs and aspirations. They were open to sharing this data, but it was largely Porirua-centric rather than being based on the Kāpiti Coast. Some key insights from Ngāti Toa’s housing needs assessment are included on the following pages.

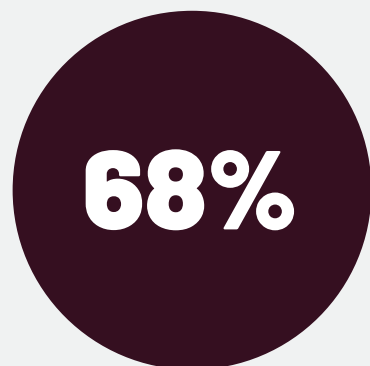
While Ngāti Toa’s insights help paint a picture of the aspirations across their rohe, it was important to understand the Kāpiti story in detail. Ngāti Haumia ki Paekākāriki, a hapū of Ngāti Toa, was engaged individually to lead a Kāpiti-specific response and shared their insights to explain the need for change in Paekākāriki.

Ngāti Haumia’s story reflects the need for place-specific responses to housing challenges in our district, to allow whānau to return to their whenua and thrive.

**Ngāti Toa Rangatira have been using an iwi-whānau centred approach in their housing work, to ensure Ngāti Toa whānau housing aspirations are reflected in all their decisions. While their rohe extends to the Kāpiti Coast, their immediate opportunities for housing are in Porirua and their housing needs assessment reflects this.**



**of Ngāti Toa Rangatira do not own their own home<sup>19</sup>.**



**of Ngāti Toa Rangatira hope to buy their next home<sup>20</sup>.**

<sup>19</sup> Aged 15+, based on 2018 Statistics New Zealand estimates  
<sup>20</sup> 2021 Ngāti Toa survey data.

## Ngāti Toa's Housing Story So Far

The Ngāti Toa Treaty Settlement process has created a significant opportunity for a once virtually landless iwi to acquire significant land holdings, predominantly across the Wellington Region. Ngāti Toa's current development activity is primarily in Porirua, with the focus of its efforts being on building and developing papakāinga and other housing schemes in and around Porirua. Ngāti Toa has a wider role of manaakitanga across the community and can have an important role in contributing to adequate housing and raising housing standards.

In order to better understand the needs of our people, Ngāti Toa undertook a housing demand survey to explore the barriers that our people face when it comes to housing, and what our aspirations are as an iwi. The survey also helps to form a picture of who Ngāti Toa are and where we live. In addition to the survey, we organised a series of hui across the rohe to allow us to have direct kōrero about aspirations and priorities.

**We are using these insights to help us determine how we want to live, and therefore the direction that Ngāti Toa should take in helping our whānau to thrive.**

Home ownership is the biggest aspiration for Ngāti Toa whānau, and there needs to be more help to get into the property market. Help could take the form of:

- More affordable housing options
- Accessible pathways to homeownership
- Education and awareness of options and opportunities
- Utilising Māori land (e.g., administered under Te Ture Whenua Māori Act

We need living options that support all whānau through all stages of life. We should be looking at providing homes in the right places. Sustainability and the future of our taiao is important to our people

There is more to the housing issues than physical housing alone; education, employment and social services are needed to lift our people throughout the rohe.

**We want to work with others to get the mahi done.**

# Ngāti Haumia’s Housing Story So Far

Ngāti Haumia was once a well-established community in Paekākāriki, with nearly 200 of our whānau living at Wainui Pā in the 1800s. Our whānau have since been pushed out of the area because of soaring house prices and a lack of any of our own whenua for us to live on. Today there are just four of us living in Paekākāriki; Karl Farrell, his wife, one of his daughters and one grandson.

Our tupuna, Miriona Utu Budge (nee Mira), was the last of the whānau to actually live on the Wainui whenua, in a house she built in 1938 for herself and her whānau. She lived on a block of around 60 acres, in a strip that stretched from the coast to the foothills below Wainui maunga. Miriona leased some of the land to local farmers and her grandson, Karl, tells the story from his grandmother of Jack Smith walking to her house to pay his rent for the use of her land.

Unfortunately, Miriona didn’t get to live in this house for long. In 1942 she was forced to move, when her whenua was taken under the Public Works Act to form part of the Marines Camp for American troops in World War Two. As some sort of compensation, Miriona and the whānau were offered several small sections around the Paekākāriki village.

Following the war, Miriona’s house and whenua were retained by the Crown for recreational purposes, as part of what is now Queen Elizabeth Park. Unable to return to her whenua, she took out a Māori affairs loan in 1950 to build a new house on one of the smaller parcels of land that had been offered as compensation. The house has since housed five generations of Miriona’s whānau and is still lived in by her grandson, Karl.

The Māori affairs loan that Miriona took out to build the new house has grown into a 72-year mortgage; a debt that wouldn’t have existed if Miriona wasn’t forced to give up her original home and land.

**Ngāti Haumia ki Paekākāriki, a hapū of Ngāti Toa, was engaged individually to lead a Kāpiti-centric response to housing need. Their story highlights the need for a Paekākāriki-specific response to Ngāti Haumia housing issues.**





Miriona's original house still sits in Queen Elizabeth Park and has provided a home for park rangers over the years. It is now under threat of rising tidal waters and coastal erosion. The physical building has been offered back to Miriona's grandson, Karl Farrell, as kaitiaki and ahi kā. However, the building would need to be removed from its current site and we are without any whenua to move the building to.

**While there is plenty of land in Paekākāriki, there is currently none available to Ngāti Haumia. This presents one of our biggest challenges when trying to house our people.**

**Ngāti Haumia have a strong desire to again achieve control of key areas of land that support our status as Mana Whenua and can enable us to bring our whānau home.**

## **Ngāti Haumia's Housing Vision**

### **Our aspirations:**

- **Bring Ngāti Haumia whānau home. This is never going to happen without land. Provide a base for whānau.**
- **As many whānau back as possible.**
- **Affordable housing on our whenua - land provision is key.**
- **Create jobs (utilising surplus NZTA land).**
- **Utilise non-habitable land for economic development: walkways, cycle tracks, mānuka for honey. Support our people to work their tūpuna's land and make income from it.**
- **A marae as a foundation for Ngāti Haumia.**







### **Support we need:**

- **True partnership that is mana-enhancing for both sides, deeply respectful, and empowers action to get things done, and done right.**
- **Land provision, so that our whānau have somewhere to come home to.**
- **Funding, to allow us to carry out research and develop a plan to bring our whānau home.**
- **The necessary resources we need to implement this plan, and experts to walk alongside us on this journey.**
- **Council as an advocate, to facilitate relationships with other parties (with NZTA, DOC, GWRC, etc.).**
- **Assistance with our treaty settlement.**

# Te Ātiawa ki Whakarongotai's Housing Story So Far

## OUR CULTURAL HEART

### Parata Township

In the 1800s our tupuna, Wi Parata, saw and actively pursued opportunities to begin developing a centre around the railway line and station, following a strategy to positively and proactively participate and benefit from the settlement and future development that was inevitably going to occur in the district.

The resulting native township of Parata (Waikanae) remains our focus for development, allowing us to live on our whenua, close to the Urupā, Whakarongotai Marae, and the community facilities that are needed to support our whānau.

### Whakarongotai Marae as our base

Kia ū koe ki tō marae, mā tō marae ka kiia koe he tangata  
Hold fast to your marae, for it is your marae that makes you a whole person.

Waikanae Marae, Whakarongotai, holds a special significance for Ati Awa within Kāpiti. It is our only remaining marae and has been the focal point for Iwi activities since the early 1880's.

**Waikanae Marae, Whakarongotai, is the cultural heart and key gathering place of Ati Awa**, alongside our relatives, Ngāti Toa and Ngāti Raukawa.





**Te Ātiawa ki Whakarongotai has previously completed a needs assessment, and is now very delivery-focused.**

## Te Ātiawa ki Whakarongotai's Housing Vision

### Our Objectives:

- We maintain our way of life as Te Ātiawa ki Whakarongotai.
- People are able to live their lives in the rohe of Te Ātiawa ki Whakarongotai in harmony with te taiao.
- All our people are connected to the environment, to their history, to the marae and to each other.
- The unique identity and role of Te Ātiawa ki Whakarongotai as mana whenua and kaitiaki of their rohe is recognised and respected.
- Te Ātiawa ki Whakarongotai have tino rangatiratanga, authority over resource use.

### Our Aspirations for Housing:

- Return to our whenua.
- Hauora and economic wellbeing by providing homes for our whānau, close to Urupā, marae, and community facilities (health facilities, supermarket, etc.).
- Enhance the mana of our whānau, by housing whānau who for generations have not been able to find/ secure homes. This will have the holistic effect of improving their sense of wellbeing, changing the lives of themselves and their descendants.
- Connection to te taiao, and each other. Mana is reflected in a community with social cohesion and community strength, where the ability to share resources ensures social cohesion and community strength. Connection to each other through connection to the taiao is a key factor in strengthening social cohesion and enhancing the mana of Te Ātiawa.

## Our Guiding Kaupapa:

### Aroha, Manaakitanga and Whakawhānaungatanga

- Relationships are strengthened by allowing space for community, gathering, connection, whānau, e.g., sharing food with whānau and friends, being close to family/moko's and able to have them stay.
- Opportunities to look after mokopuna/ children.
- Opportunities for younger whānau to live with kaumatua, e.g., during lockdown so are not alone.

### Tino rangatiratanga and enacting mana motuhake

- Build up an asset for the benefit of the people
- Reconnect whānau to tūpuna land.
- Strengthen iwi identity and visibility in the centre of Waikanae
- Reflect Atiawa Ki Whakarongotai values and culture.
- Being innovative through the development of a new urban papakāinga concept, raising the standard of rental accommodation, high quality.
- Reinstating traditional papakāinga & tikanga, i.e. ways of living focused on the needs of kaumatua and enabling a sharing of resources.
- Opportunity to show how we live as a demonstration of decolonisation.
- Move away from living a Pakeha lifestyle.
- Reinforce the importance of the marae.
- Consider the wellbeing of the marae – connecting people and marae.

### Support iwi hauora (taha wairua, hinengaro, tinana, whānau) and kaumatua living healthier, longer lives

- Providing safe, warm, dry, affordable homes.
- Reducing housing deprivation and poverty.
- Providing space for hāpori and reducing loneliness.
- Providing a high quality environment that affords privacy, spaciousness, peace and quiet.
- Accessible – physically and financially, easy to maintain.
- Opening up – remove barriers.

### Reclamation of land and identity drawing on the whakapapa of the whenua

- Pay respect to the mana of the land through acknowledging Wi Parata and Hemi Matenga.
- Foster connection to place through developing a clear sense of Identity and drawing on heritage (Mana tūpuna).
- Mātauranga (knowledge) of iwi members underpins development.
- Look forward – look back to look forward.

### Kaitiakitanga

- Consideration of ongoing sustainability (economic, cultural, environmental) underpins development.
- Having a place for generations to come.
- Care for and strengthen ecosystems.
- Build kaitiaki opportunities e.g. mara kai.
- Create communal spaces for connection.

## Support we need:

**Mana-enhancing partnerships:** An important concept that is intertwined with the mana of Te Ātiawa is manaakitanga, which is the acknowledgement of the mana of others through showing aroha, respect, generosity and care. Through the practice of manaakitanga, the mana of both the person practising manaakitanga and the person receiving the benefits of that manaaki is enhanced.

**Empowerment to exercise Tino Rangatiratanga:** Tino rangatiratanga should be enacted at all levels of decision-making, from governance and decision-making, through to the social and technical inputs into decision-making, into the analysis of decision-making, and in ensuring compliance with decision-making and other types of regulation. We seek a cohesive approach to representing Te Ātiawa's interests.

## This looks like:

- **Meaningful partnership with the Crown and Crown agencies.**
- **Meaningful partnership with Kāpiti Coast District Council to unlock development barriers and support us by offering an enabling District Plan and consenting processes.**
- **Look after us on development costs.**
- **Access to funding and funding mechanisms to achieve our housing aspirations.**
- **Assistance in securing our economic futures.**





## SECTION 3

# KEY THEMES

The community survey and community kōrero data was line-by-line coded to identify the key themes and critical findings. This included coding over 250 pages of notes for the 44 community kōrero. For the community survey, coding included developing over 3000 lines of digital code to further sort responses to each question by age, ethnicity, household composition, income and location, in order to identify patterns and trends. Questions were also sorted by current, former, and future resident categories, gender, tenure length, preparedness to move, house type, and number of people in the home, as appropriate.

**The three strongest themes emerging from the data were:**

**Theme 1.** Housing choice, what choice?

**Theme 2.** Housing issues are pushing people out of their communities.

**Theme 3.** Without adequate housing and access to appropriate support services, there can be no wellbeing



**The three themes were quick to emerge from the data; the interrelationship between them is also significant and emphasised the way that housing cannot be disconnected from social and economic strategy and planning.**

## Interrelationship of the Themes



Figure 9. Three key themes identified when compiling and analysing all the data sets.

## Theme 1.

### **Housing Choice, What Choice?**

**A lack of choice skews the whole housing system; there are large families living in tiny motel rooms, while elderly people are living alone and don't feel there are suitable options to downsize into in their existing neighbourhoods.**

Few options at affordable price points also force people down the housing continuum because they have to spend increasing percentages of their incomes on housing and have less to spend on other daily-life expenses. Being over-leveraged paying for housing can have big follow-on effects on people's wellbeing, because people are forced to live in unsuitable arrangements and make trade-offs between aspects such as their food, transport, and medical choices.

This theme speaks to the evident mismatch between needs/preferences and supply and how the increases in one-person and couple households and people aged 65+ is not being adequately responded to by the market alone. This triggers the need for intervention, incentivisation, and a clear strategy about who needs what housing, and where, in Kāpiti.

Other mismatches reported include those caused by high levels of competition for property which is leading to discrimination against older, younger, and high-needs populations because families are seen as more desirable; forcing these groups to choose less suitable options.

Figure 7 uses both community survey data and quantitative analysis to outline the complexity of the affordability mismatch and the issues caused when people's typology aspirations differ from the available stock, and when people can't afford their preferences.

**Survey responses indicated that housing choice in Kāpiti is characterised by a lack of options to suit people at different price points across the housing continuum. There is a lack of choice of different types of housing, whether to rent or buy.**

**The survey data also revealed that there is still a strong desire to own, largely due to the perceived financial security of this option. This is despite the fact that having a mortgage can put immense strain on day-to-day decision making and quality of life.**

**The quantitative data assessment revealed the lack of choice by charting the affordability mismatch between housing (both rental and ownership) and incomes:**

Between 2001 and 2021 there has been a:

- **435% increase in LQ house sale prices** (\$130,000-\$696,000), and a
- **155% increase in median rent** (\$198 - \$505).

But only a:

**112% increase in median household income** (\$33,600-\$71,100)<sup>21</sup>

**As a result:**

- A total of **1% of dwellings could be affordably purchased by a household earning 120% of Kāpiti Coast's median household income**<sup>22</sup>
- **68% of Kāpiti Coast renters can no longer affordably pay the median market rent**<sup>23</sup>
- Between 2001 and 2018 the proportion of stressed renters increased from:
  - **84% to 91%** for those with household incomes below \$30,000
  - **15% to 82%** for those with household incomes between \$30,000 and \$50,000
  - **2% to 49%** for those with household incomes between **\$50,000 and \$70,000**<sup>24</sup>.
- Over **88% of renters are unable to affordably purchase a dwelling at the lower quartile house price of \$696,000**, and only **5% could affordably** service a mortgage associated with buying a dwelling at the **median market sale price in 2021** – down from 21% in 2001<sup>25</sup>.
- There is no data available to uncover the proportion of stressed owner households or the percentage who are unable to move, even if they wanted to. E.g., a family with three children living in a two-bedroom home and wishing to upsize.

<sup>21</sup> Mitchell & Glaudel 2021 p79 | <sup>22</sup>Ibid. 57 | <sup>23</sup> Ibid. p84 | <sup>24</sup> Ibid. p93 | <sup>25</sup> Ibid. p86



**Highlighting the mismatch between preferences and ability to pay, Figure 10 captures that only 1 in 14, i.e. 7%, of the survey respondents who want a standalone house, have the income capacity to afford it. This varies even further by district.**

[Assuming the average price in Kāpiti of \$1.2 million and including current homeowners who would be rebuying in the market e.g. going from a 2-bed to a 3-bed as their family grew.]

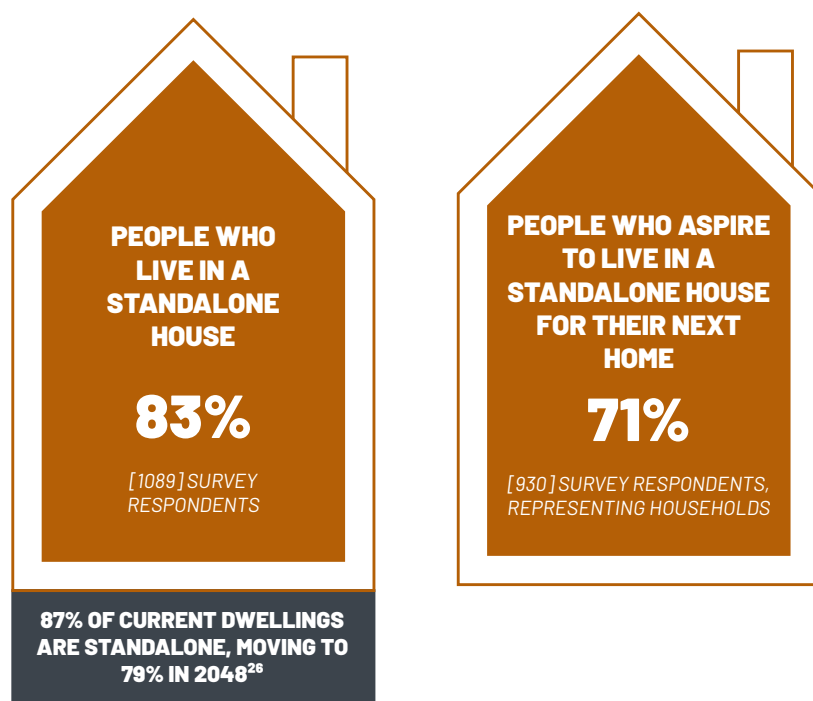


# HOME OWNERSHIP AFFORDABILITY MISMATCH

## HOUSE TYPE MISMATCH

PERCENTAGE DIFFERENCE BETWEEN PEOPLE'S ASPIRATIONS  
AND THE CURRENT OR PROJECTED AVAILABLE STOCK

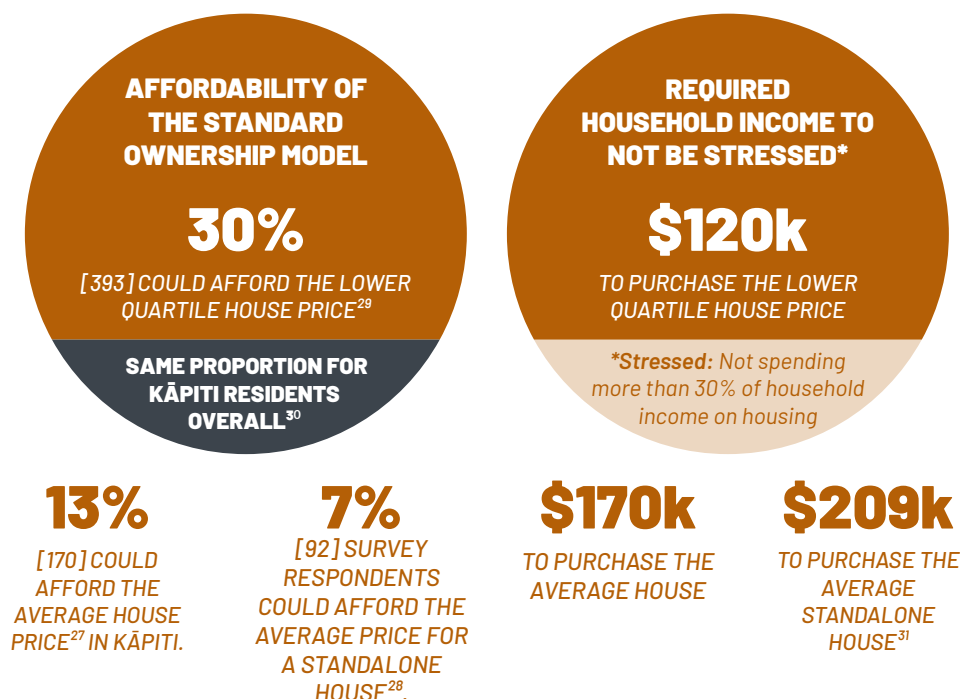
**6% to 16%**



## TENURE MISMATCH

DIFFERENCE BETWEEN THE REQUIRED HOUSEHOLD INCOME TO PURCHASE  
AT THE LOWER QUARTILE HOUSE PRICE AND MEDIAN INCOME.

**\$49K per year**



<sup>26</sup> Mitchell & Glaudel 2021

<sup>27</sup> Average house price in Kāpiti, \$994,122 - Infometrics March 2022

<sup>28</sup> Average standalone price 1.2 million - Ibid.

<sup>29</sup> Lower quartile house price in Kāpiti in 2021 \$696,000 - Mitchell & Glaudel 2021 p7 + Median household income in survey \$70,000 - \$80,000

<sup>30</sup> Median household income in Kāpiti in 2021 \$71,100 - Ibid.

<sup>31</sup> Calculations assume a 20% deposit as most are not new builds, 5% interest and a 30-year term on the mortgage

Figure 10. Factors relating to the affordability mismatch.



The availability of stock at the lower quartile house price was also an issue that was raised multiple times in the iwi and community kōrero sessions. It is reinforced by the quantitative data; 20% of houses on the market are below this amount whereas 30% of people can afford this price point.

This 10 percentage point difference between availability and ability to pay indicates that **even the few respondents who could afford to buy are unlikely to actually find housing available within their price range.**

**How many people will over-stretch themselves, going up to the next price bracket, if they are able to secure a mortgage, and live with housing stress as a result?**

**Commentary about current property listings emphasised that not only is there limited stock at affordable price points, where it is located also doesn't align with preferences. The affordability mismatch is compounded by a spatial distribution mismatch.**

**We need to either change our aspirations, or change the system.**

**CURRENT PROPERTY LISTINGS<sup>32</sup>**

**Kāpiti Coast - all suburbs**  
Listings: 361  
Number under LQ of \$696,000: 27  
**Percentage of total listings: 7%**

**Raumati/Waikanae**  
Listings: 143  
Number under LQ of \$696,000: 5  
**Percentage of total listings: 3%**

**Paekākāriki**  
Listings: 11  
Number under LQ of \$696,000: 1  
**Percentage of total listings: 9%**

**Ōtaki**  
Listings: 53  
Number under LQ of \$696,000: 11  
**Percentage of total listings: 21%**

**Paraparaumu**  
Listings: 135  
Number under LQ of \$696,000: 9  
**Percentage of total listings: 7%**

<sup>32</sup> TradeMe listings, minimum 1 bedroom, 6 April 2022.

**“Between 2010 and 2018, we built new homes at a slower rate than population growth, and prices accelerated. The research suggests that now, when housing demand increases, we build a quarter to a third less homes than we used to.”**

*Peter Nunns, Te Waihanga (The Infrastructure Commission)*

**A similar mismatch between availability and ability to pay without being stressed occurs in the rental market across Kāpiti.**

## **CURRENT RENTAL LISTINGS<sup>33</sup>**

### **Kāpiti Coast – all suburbs**

Listings: 40

Number under LQ of \$432pw: 2

**Percentage of total listings: 5%**

### **Raumati/Waikanae**

Listings: 19

Number under LQ of \$432pw: 0

**Percentage of total listings: 0%**

### **Paekākāriki**

Listings: 1

Number under LQ of \$432pw: 0

**Percentage of total listings: 0%**

### **Ōtaki**

Listings: 3

Number under LQ of \$432pw: 0

**Percentage of total listings: 0%**

### **Paraparaumu**

Listings: 15

Number under LQ of \$432pw: 2

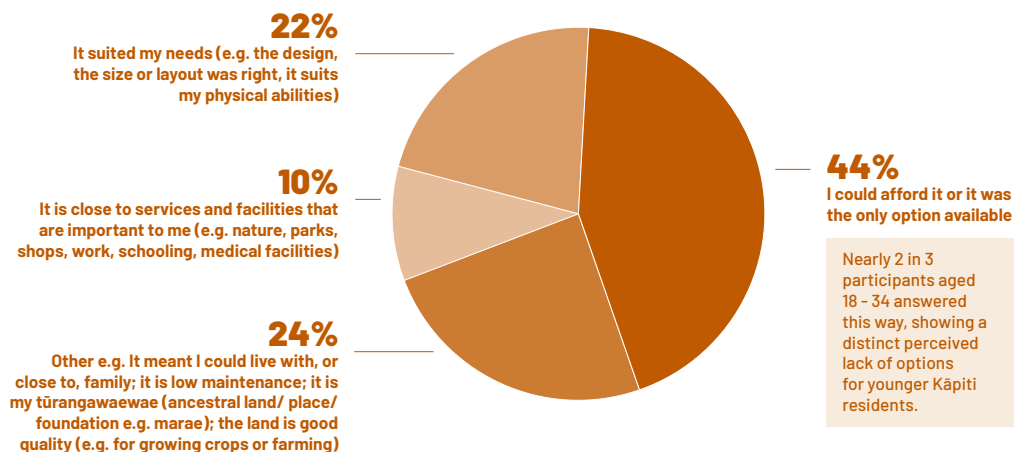
**Percentage of total listings: 13%**

<sup>33</sup> TradeMe listings, 6 April 2022.

**Many iwi conversations emphasised the availability and price of secure rental housing as a necessary short-term priority, because of the worsening mismatch between availability and ability to pay without being stressed.**



## Main Reasons for Choosing Current Home



## Favourite Attributes of Current Home

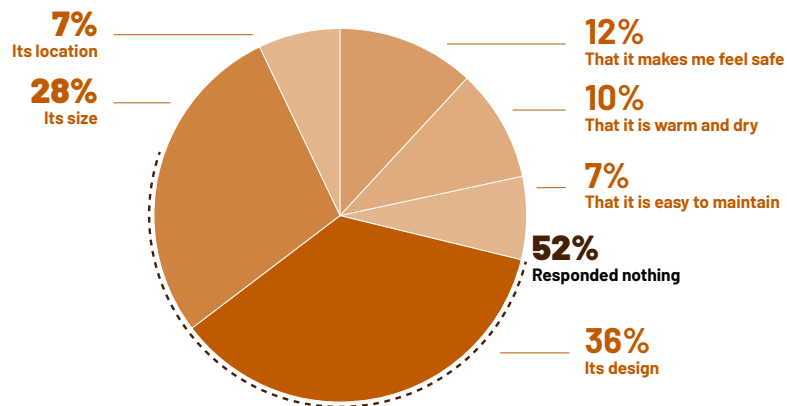


Figure 11. Survey responses about the main reasons respondents chose their current home and the favourite attributes of their current home.

The survey also emphasised that most people are choosing their housing because they feel it's the only option available to them and what they can afford. There are significant numbers not satisfied with their housing choice, across all tenure types.

**Key points raised in the community kōrero which echoed the findings from the community survey, business survey, and qualitative data assessment included:**

- Many participants shared stories of struggling in houses that do not meet their needs because there are no alternative options available.
- Participants discussed how rental demand and supply seemed especially unbalanced; participants shared that they felt there was a rapidly growing demand for rentals but limited stock, meaning that this demand cannot be met.
- There was commentary about the unsuitability of emergency housing, limited public housing availability, and a lack of access to rental accommodation resulting in a lack of options for people across the continuum.
- It was highlighted that whānau are living in cars and caravans because there are no other options available.
- **A point raised time and time again was that there is a lack of affordable housing stock being built among the market stock being delivered. Community kōrero participants shared that the housing that is being built is unattainable for local residents, but is being bought by people from outside the district, e.g. Wellingtonians who can't afford to buy houses in Wellington any more.**

**Many iwi conversations emphasised the follow-on effects on whānau of a lack of choice and how it was forcing some away from their tūrangawaewae, and others to be living in substandard housing or becoming homeless.**

- Participants shared stories of people overcrowding to make rent cheaper, and because of the limited housing stock. In one example 13 people were living in a two-bedroom home.
- Participants highlighted that there is a general lack of homes designed to be accessible, forcing people who need these homes to live in unsuitable accommodation.
- It was widely noted by participants that there's a growing number of people, especially older people, who would like to downsize but do not have the option to because there is very limited availability of any smaller-sized homes. We heard that this means that people are remaining in large homes because they have no other choice.
- Participants identified that retirement villages could be an option for these people looking to downsize, but they noted that retirement villages are at capacity.
- A key challenge identified by many was that young people, even couples with good incomes, are struggling to find housing anywhere on the housing continuum.
- Participants emphasised that they felt there was a growing need for single-person accommodation (1- and 2-bedroom properties).
- Service providers shared that it is increasingly difficult to find safe places for younger people who are wanting to leave unstable living conditions (no power, food, violence, drugs).
- Participants shared that, because of the demand for housing, landlords can choose who they rent their house to. We heard that landlords tend to favour professional couples with no pets, making it really difficult for anyone else to get into a rental.

**"People are being pushed into poor accommodation options because there are no other choices. We now accept that people sleeping in cars and cabins in people's gardens is okay."**

Community kōrero participant

**"The waiting lists for housing show the need for action now. People are living in cars, tents, garages, emergency housing, with family and friends. This is not a healthy situation."**

Community kōrero participant



**"The process around going from emergency to transitional housing is a long and tedious one."**

Community kōrero participant

**Although not always captured by the quantitative data, the community kōrero revealed the hidden stories of the real effects of the lack of housing choice, with emergency housing filling the gap when people get pushed out of other options.**

- Participants shared concern about the reliance on emergency housing because of the overall lack of housing in Kāpiti.
- Participants identified that emergency housing is not functioning as it should, with people staying in emergency housing for long periods of time while they struggle to find their own home.
- There was a significant perceived shortfall reported by service providers in the community kōrero about the availability of emergency housing and the corresponding access to wrap-around services that could see it remain short-stay.
- Community kōrero participants highlighted that emergency housing is often not fit-for-purpose, with families living in single motel rooms with no kitchen facilities, and poor accessibility design. We heard that this has follow-on effects on people's lives, especially when they end up living in these situations for extended periods.

**A specific lack of choice discussed by service providers was that there is insufficient emergency housing; that which is available is not functioning as short-term stay, in part because there is no flexibility in the system to adjust to individual needs. There was a strong view that this would actually be cost-saving for the overall response.**

**Because of the lack of housing options, and the increasing gap in affordability, people are being forced to move from their homes and are becoming displaced from their communities. This is most noticeably affecting children.**

THEME 2.

**Housing issues are pushing people out of their communities**

**A key issue embedded within this theme is that the increasing gap in affordability is leading to transience and forced migration, shaping the future of our communities.**

People are getting pushed out of the district, while people forced out of Wellington are moving to Kāpiti.

As people are forced to move out of their communities, they lose their social support networks, connections to others and sense of self; these are really important and were strongly emphasised throughout the survey and community kōrero data. **The communities of the future will be a legacy of the housing choices people are forced to make today.**

In particular, a reported severe lack of rental options at a range of price points was considered to be pushing people down the continuum to emergency housing, which was becoming increasingly unavailable, and/or out of the district. Income-earners are losing jobs, or having to travel further for work, adding even greater stress.

Children were seen to be one of the groups most affected by this displacement. By moving from their familiar neighbourhoods and from school to school, it was reported they were losing connections with their friends, their ability to learn was being affected, and their mental health was in turn affected also. This is further expanded on in Theme 3.

### Key points raised in the open-ended survey question and the community kōrero included:

- A perception by participants that poorer residents were being pushed out of the community to cheaper areas. We heard that people were then having to travel back to work or visit friends, adding cost and putting pressure on families due to longer commute times impacting the time they had together.
- Participants emphasised that access to social services is often associated with where you live; a change in address means a change to where you access services, making continuity of care more difficult.
- Many shared stories of people's social networks and community cohesion being broken down as people lose access and connection to place, whānau, support services, and schools.
- There was great concern about the children of parents forced to migrate. Such children are moving schools regularly, are left at home alone, engage in crime or have to work to help support their family.

**"Whānau are getting pushed out of the area because there is no affordable housing available locally and they are having to leave their support networks."**

Community kōrero participant

**"Up until last year our family had five generations living here, and that is what community is. We grew up here, our children grew up here, and now the grandchildren are one phone call away from being pushed out to go live in Levin, away from their family support."**

Community kōrero participant

- Many of the community kōrero emphasised that children are greatly affected by forced migration and transience, negatively affecting them by increasing anxiety, reducing concentration at school, and increasing family stress and violence.
- Participants highlighted that gentrification is already happening, and we heard that there is a need to protect local Māori history and community and way of life.
- Many stories were shared of people sacrificing other important things to avoid having to move out of the areas they want to live in. We heard that people are going without food and health services, and living in their cars to stay in their community.
- There was commentary about “recolonising again by stealth”, as wealth moves up the North Island into traditional Māori towns and pushes locals out of their communities.
- It was widely noted that people are losing their connections with people and place, their marae and their whenua. Many participants spoke about the impacts this has on children’s education, and on people’s health.
- Participants identified a need for housing provision for local people, noting that Kāinga Ora houses are being used to house people from outside of the area when the need is to house local people here in Kāpiti.

**Many iwi conversations emphasised the community kōrero findings; that tamariki were often the most affected by the displacement being caused by the lack of affordable housing options. The effect of displacing families was an important intergenerational issue that iwi wanted to prioritise addressing.**

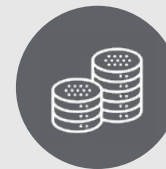


# There are a multitude of factors that are contributing to the displacement currently occurring in Kāpiti.

## Other key factors identified in the quantitative data assessment as adding to the displacement of locals out of Kāpiti include:



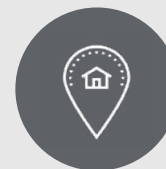
Recent roading improvements and the rail service facilitate living in Kāpiti whilst working in Wellington City, which is impacting housing affordability for current residents, with home prices and rents rising faster than local incomes<sup>34</sup>.



Anecdotal evidence suggests that housing markets in both Kāpiti and Horowhenua have been influenced by the purchasing power of people shifting into the district, with prices reflecting their incomes rather than those of the domiciled rental population<sup>35</sup>.



31% of high income rental families and 42% of high income owner-occupiers, who earn over \$100k, work outside the District<sup>36</sup>.



Lower income families, many from the Hutt and Porirua, are moving up the coast to Kāpiti and further north in search of affordable houses. These families are seeking stability which is increasingly difficult as they are forced to move in search of an affordable rental<sup>37</sup>.

<sup>34</sup> Mitchell & Glaudel 2021 p143 | <sup>35</sup> Ibid. p80, the average household income in Wellington is considered to be \$150,326 versus \$95,508 in Kāpiti according to Infometrics | <sup>36</sup> Ibid. pp74-75 | <sup>37</sup> Ibid. p150.

Transmission Gully Effects Documented in the QV House Price Index

Table 1. Comparing the QV House Price Index of Wellington, Kāpiti Coast, and Horowhenua

QV House Price Index	Feb 2017	Feb 2022	Change %
Wellington	1452	2509	72.8%
Kāpiti Coast	1421	2803	97.3%
Horowhenua	1250	3193	155.4%
New Zealand	1666	2675	60.6%

The recent commissioning of Transmission Gully is adding to this current issue, emphasising that infrastructure must be understood as part of wider urban development. It is interconnected with how and where people wish to live and requires a housing policy response as part of the delivery planning.

If we visualise the stories we heard during the community kōrero we would see a myriad of external factors that are influencing people's choices to move to Kāpiti and in turn impacting on the lives of existing residents and those having to leave.

The issues are more complex than just prioritising locals, although this is important. There are skills shortages that need to be planned for; with an ageing population it becomes more necessary to also want to attract youth and service workers, etc. Prioritising local needs means considering the housing system as a whole and includes identifying which scenarios, like those outlined above, are also going to be factored into planning.

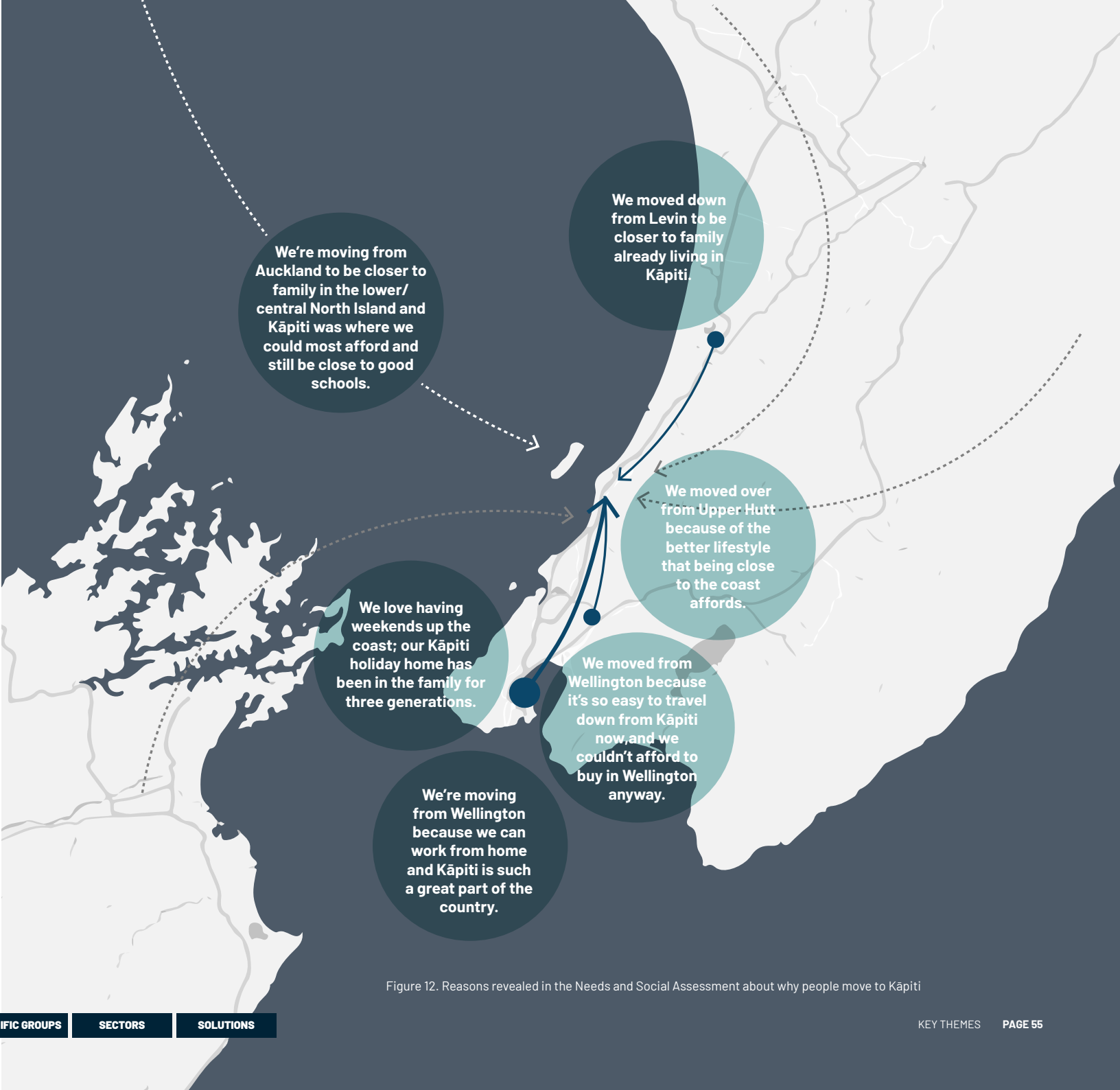


Figure 12. Reasons revealed in the Needs and Social Assessment about why people move to Kāpiti

**Housing affordability and availability issues have profound follow-on effects on people's lives. From having to make the choice between heating their home or eating, to staying in unsafe environments or losing their children because there is no housing available.**

Theme 3.

## **Without adequate housing and access to appropriate support services, there can be no wellbeing.**

The effects of inadequate and unaffordable housing flow through all facets of life, limiting the wellness of individuals, whānau and the community at large. Housing is often the start of the domino effect. Older and younger people are particularly vulnerable to the negative impacts of inadequate housing. The effects are both short- and long-term.

This theme speaks to the commentary across the community survey and community kōrero that people's wellbeing is being negatively impacted as house prices are increasing at a very much faster rate than household annual incomes and the number of stressed owners and renters is increasing.

There was considerable commentary in the community kōrero about the instability caused by renting, given current rates compared to people's incomes and the increasing necessity to choose between paying the rent and buying food.

There were also contradictions between the quantitative and qualitative data. For example, on the one hand, hospital admissions from 2010 to 2020 have decreased by 56.4% in the Kāpiti Coast Region (Mitchell & Glaudel 2021 p117), whereas on the other hand nearly 1 in 3 survey respondents reported instances of delaying visiting a medical practitioner in the last 12 months as a tradeoff they were making so as to afford their living costs. There remains much nuance still not known about the follow-on and interconnected impacts of housing unaffordability on overall wellbeing.

This theme also emerged from seeing the significant references to social connections when people were asked to define what it meant to live well and thrive in Kāpiti, and the ways that respondents linked their housing choices to their overall sense of wellbeing when answering this question. It also draws together findings about how the increasing gap in affordability is leading to transience and forced migration, shaping the future form and economic geography of Kāpiti.



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

- Community kōrero participants spoke about the impact on wellbeing in terms of the choices and trade-offs that people have to make: choosing between paying for and accessing either food, housing, heat, education or health care, because they can't afford all of them.
- Many spoke about the impact of inadequate housing on people's ability to feed their families, budget and manage living costs.
- Participants identified bureaucracy as one of the barriers to people in need getting appropriate housing support.
- The follow-on effects highlighted by participants showed how insecure housing can have a major impact on people's lives, with some people losing their children because they lost their home and were unable to find appropriate rental accommodation.
- Participants noted that housing issues can also affect job-security, which creates a perpetual cycle of stress. It was highlighted that moving regularly because of housing instability can mean that it is difficult to find or maintain employment.
- There was a lot of commentary about the relationship between housing and stress. Participants spoke about housing and income stress leading to increasing domestic violence, child abuse and other tensions in families.

**"I know a family that lost their rental and their children had to be taken into care because no options could be found."**

Community kōrero participant

**"Housing instability caused by high rents is increasingly leading to transience for families. This raises the risk of serious family harm, dependence on substances, neglect and harm of their children. We're seeing it more and more every day."**

Community kōrero participant

- Many participants spoke about the pattern of one person's need becoming a challenge for the extended whānau, exacerbating the issues from others' already inadequate living arrangements.
- Participants identified that an increasing number of people were choosing crime as a way to get off the streets, because being in a gang or getting sent to jail was seen as better than being homeless.
- Participants told of people staying in unsafe environments and relationships because there were no other options for them.
- Participants highlighted the impact of housing on all aspects of wellbeing. We heard stories about people becoming unable to participate in other aspects of life, such as employment or leisure activities, as their housing stress compounded. We heard that when housing stress is high, people are unable to develop friendships and connections. This was one of the many impacts discussed that housing challenges place on mental health.
- Generally, there was a strong sense in many community kōrero sessions, particularly with social service providers, that many were becoming desperate and lacking hope because housing stresses were becoming so entrenched in Kāpiti.

**Many iwi needs assessments echoed those of community kōrero participants; identifying the snowball effects on whānau when one or more members were facing housing stress or if they were displaced from their community. Conversations with iwi also connected housing needs to taha wairua and taha hinengaro (spiritual and mental health).**

## How sustainable is it for people to continue like this?

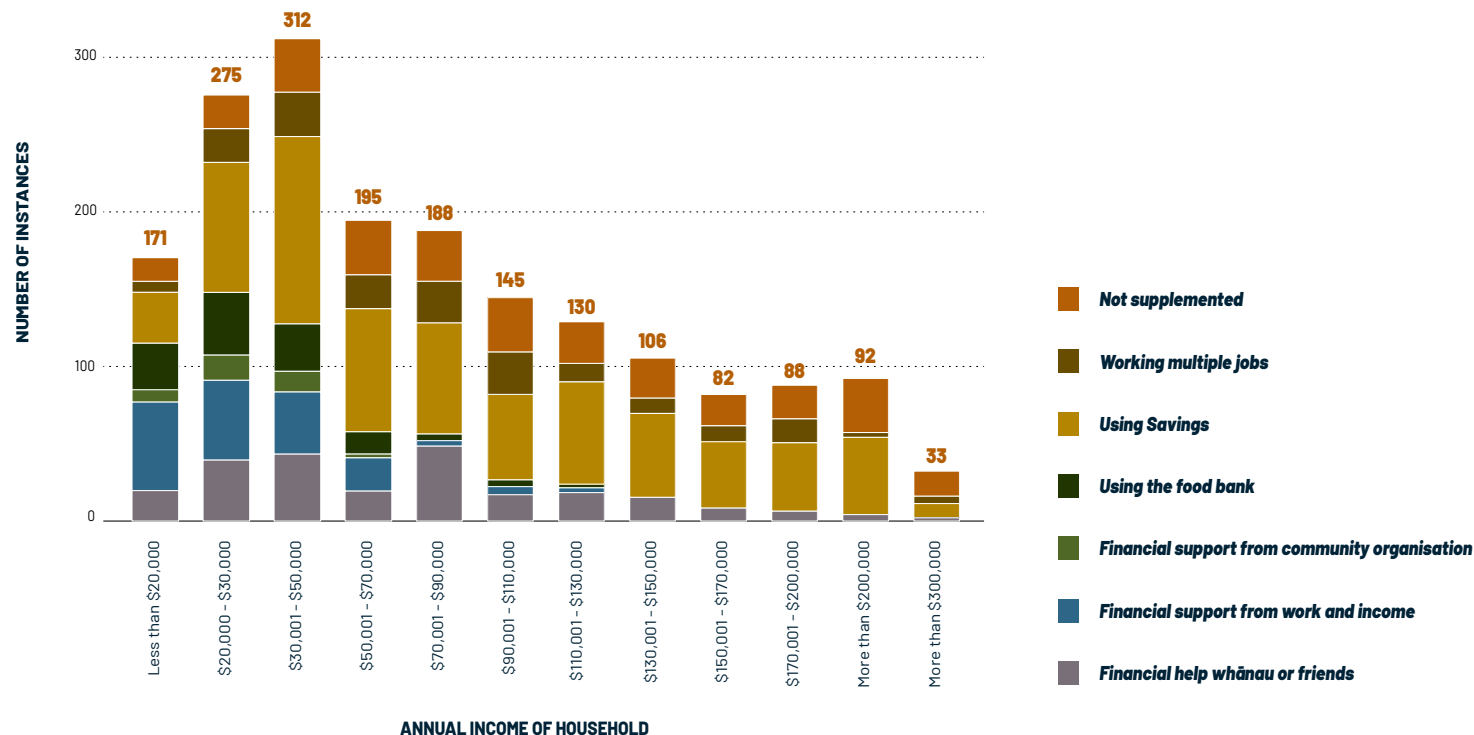


Figure 13. Support needed to supplement living costs across income brackets, as reported by community survey respondents.

These median pay ranges<sup>38</sup> give an indication of where different job combinations might sit on an annual income axis; single person households are particularly hard hit:



**Chef**  
\$50k



**Primary School Teacher**  
\$55k



**Builder**  
\$60k



**Mechanic**  
\$60k



**Nurse**  
\$65k

<sup>38</sup> TradeMe April 2020 Salary Guide.

**Figure 13 captures the story that if a household is earning under \$90k in Kāpiti, they are likely to be using a broad array of support mechanisms to help supplement their living costs. Most prominent was using savings to cover these costs.**

# So what does wellbeing look like to the people of Kāpiti?

When asked to describe what it means to thrive and live well in Kāpiti, the following key concepts emerged (Figure 14); mentioned most frequently was a sense of community, followed by safety and security and affordability.



Figure 14. What it means to thrive and live well in Kāpiti; the numbers represent how many times each concept was mentioned across the community survey and community kōrero responses when people were asked to define thriving and living well. Iwi-specific priorities are also shown in purple.



**Building on Figure 10, across both the community kōrero and the community survey, there were common threads to what people see as important to being able to live well and thrive:**

- A wide range of people and responses emphasised the idea that a sense of community was critical to them and also reinforced how critical it was to have a mix of different people and a sense of neighbourliness among them to create a strong community.
- The desire for equitable access to the fundamentals was evident; being a range of housing, services and facilities, and transportation choices that are affordable and accessible for people of all different means and abilities. The desire to see housing that enabled stability and security was common, as was the desire to live in a vibrant and inclusive community that provides equity of outcomes for all people.
- There was a strong shared desire for people to stay living in the area, in the type of housing that serves their need, with access to amenities and services (e.g. schools, playgrounds, health services) that are suitable for people of all ages, and allow people to age in place.
- Keeping the cost of living down, and ensuring access to jobs in the area were identified as important elements of community, as well being able to get around safely, with good lighting, and footpaths.
- The connection with people's personal health and wellbeing was highlighted with stable emotional environments of love, respect and support being identified as key contributing factors to safety and security. The need for privacy as well as warmth, and dry and healthy homes were also identified as critical for the positive physical and mental health of the people living in the dwelling.
- Beyond the physical nature of the dwelling was the importance of security of tenure; there was a clear need for people to be able to achieve stability by staying in a home long-term and being able to access the services they need.
- The meaning of safe and secure housing extends beyond the individual and home or dwelling; the safety and connection with the neighbourhood and broader community scales was cited as an important element of safe and secure housing.

**"I want a community where all people are valued and have found a lifestyle that gives them a sense of belonging".**

Community survey respondent

**The vision shared about what it means to thrive and live well in Kāpiti stands in stark contrast to the reality for many that is captured in this needs assessment.**

- Participants also indicated that having access to the natural resources of the area, and having access to animals, and fresh food make for a great place to live. Being able to exercise, as well as to make and maintain strong social connections, were critical parts of thriving in the community.
- There was a shared view of the need for places for people to relax, unwind, and seek sanctuary.
- The relationship between housing and the environment was also raised by some community kōrero participants, and particularly by youth. Being more in tune with the impacts that ones neighbourhood was having on the wider environment, and being more conscious about energy efficient and less waste-intensive ways of living were also raised.

**Environmental loading and the impacts of development on environmental systems came across as strong concerns from iwi; being aware of and responding to these limitations to protect the environment were critical in iwi visions of thriving communities.**

**So too was connection to place (whenua, marae, maunga, awa), tikanga, and access to language; speaking in te reo was pivotal to thriving and living well for many iwi, particularly those in Ōtaki.**



## SECTION 4

# **UNDERSTANDING THE HOUSING NEEDS OF SPECIFIC GROUPS IN KĀPITI**



**In addition to the key themes, it was very evident that key groups were all affected in varying ways as well. The following groups and the key housing needs they have are explored in this section.**

Māori  
Youth [Under 24]  
Families with two parents  
Families with one parent  
Older residents [65+]  
Owners and renters  
People with accessibility needs  
People with multi-needs  
People facing precarious housing and/or homelessness



**Māori in Kāpiti, as in other areas of New Zealand, are facing intergenerational housing affordability issues as a result of lower ownership rates and rising rental costs; not being able to leverage off capital gains in the same way that many New Zealanders have for the previous 2-3 generations to build wealth.**

## Māori

In addition to the iwi (mana whenua in their Kāpiti sub-areas) voices shared in Section 2 and highlighted throughout in purple, the housing needs of Māori are a particular focus area in this section. There was a strong response from Māori to the community survey, almost matching the percentage of Māori in Kāpiti, despite many iwi responding to the needs assessment survey and hui outside of this community survey process.

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

- The discussions in community kōrero highlighted that Māori are often deeply affected by the domino effect of housing challenges, and that people feel Māori are struggling more than the rest of the community in many parts of Kāpiti.
- Participants emphasised that Māori are losing their connections to marae, whenua and whānau because gentrification is pushing whānau out of their communities. We heard that this impacts on children's education and on whānau health.
- Ōtaki was highlighted as being particularly affected by housing issues for Māori.
- 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.
- Another key point raised was that Māori needed broader choices because whānau often prefer different, often more communal, ways of living to what the market provides; the preference for papakāinga-style housing was something people wanted to see prioritised for Māori within their existing communities.

#### Of the 187 Māori who responded to the survey:

- 30.5% (57) didn't feel that they had a say in their housing decisions.
- 18.7% (35) didn't feel that their housing met their needs or supported their health and wellbeing as it could.
- 28.3% (53) didn't feel that their housing situation was stable and secure.
- 73.8% (138) have delayed or sacrificed payments for necessities in the last 12 months

#### The quantitative data assessment highlighted that:

- Between 2013 and 2018 the rate of owner occupation for households of European and other descent fell by 0.5% whereas the rate of owner occupation for Māori, Pasifika and Asian households all increased<sup>39</sup>.
- Households who identified themselves as having Māori ethnicity (14.1%) are over twice as likely to be social housing residents in Kāpiti Coast District; 35% social housing compared to 15% overall. In Ōtaki, where 41.4% identify as Māori, the percentage is 64% social housing<sup>40</sup>.
- Māori are also over-represented in Emergency Housing Special Needs Grants statistics; \$1.2 million of the total \$2.7 million spend was for Māori households between 1 July 2020 - 30 June 2021<sup>41</sup>.

<sup>39</sup> Mitchell & Glaudel 2021 p42 | <sup>40</sup> Ibid. p110 | <sup>41</sup> Ibid. p132

**A positive story emerging from the data is that Māori home ownership rates are increasing, albeit slightly, as compared to the overall decreases we're seeing in home ownership rates. This is in contrast to the continued and significant need for social and emergency housing support.**

**When discussing housing needs in the community kōrero sessions, the following ideas were raised about what participants felt Māori needed to support better housing outcomes in Kāpiti:**

- Participants commented on empowerment; self determination and the skills to be able to manage their own lives.
- Participants questioned what support could be provided to encourage more social, affordable and Māori-led housing options and/or support to build on Māori land. Ideas raised also included needing different lending models that support Māori (land held in perpetuity, etc.).
- Participants emphasised the need for mana-enhancing communities, opportunities to rethink how Māori are able to live in their communities, including whānau-supporting models such as papakāinga that, through their design, help facilitate a sense of community and connections to whenua. For example, stories were shared about how a 2-3 bedroom home isn't a traditional way of living for Māori; clustered dwellings, like a village, felt like a more natural solution, but one that required land and infrastructure solutions. Supporting larger homes was also raised, as was the importance of being able to grow kai and connect with nature.
- The difficulties caused by the multi-ownership of Māori land were noted, i.e. that it was very difficult to build where 200 houses might fit but 2000 people might have ownership rights.
- Regarding Māori youth, Kāpiti Youth Services, which offers services in Ōtaki, highlighted the growing needs in this area, and the opportunity to ensure these were provided by local Māori-led organisations.
- Service providers emphasised the need to build the capability and capacity of local health services to address the equity gap for Māori, Pacific and those with disabilities in Kāpiti.
- Overall, there was a strong emphasis placed on needing faster and more creative solutions.

**"I feel really strongly that housing needs to be provided to ensure those who are tūrangawaewae are not pushed out for financial reasons and that those who do move in are respectful of the rich cultural history this town holds and are willing to embrace it."**

Community survey respondent

## THE JOHNSON WHĀNAU FAMILY OF 4



The all too familiar story of a young Māori family in Ōtaki who are doing their best to have a secure home to live in.



### FORCED TO MOVE

The Johnson whānau have lived in Ōtaki for 12 years. They're now thinking about leaving due to rent increases. They've looked around and Pahiatua seems to be the only option for them.

**Rent comparison<sup>42</sup>:**  
\$490 pw Ōtaki  
\$370 pw Pahiatua



### A DISCONNECTED WHĀNAU

Mum has to take on a new night job locally as living costs increase and Dad needs to keep his job working in Wellington. He is sleeping in his car during the working week and coming home at the weekends.

**Salary comparison<sup>43</sup>:**  
\$1,590 pw Wellington  
\$1,092 pw Manawatu

\$40 on petrol each way<sup>44</sup>; A figure that is unstable and increasing.

The family are doing their best to keep the kids in school in Ōtaki to prevent a disruption of education. The grandparents step in to look after their moko which puts a strain on them and adds unexpected living costs for them to consider as well.



### THE KIDS SUFFER

With the kids no longer able to spend time in Ōtaki outside of school hours, their ability to make and sustain friendships, do sports and to participate in extracurricular activities is limited.

The kids become unsettled due to the unsettled home environment; their Mum working nights and their Dad working away from home during the week. They lack focus in the classroom, which creates behavioural issues and gets one of them into trouble. One of the kids drops out of school early to start working to help out the family. The Johnson parents were trying their best but housing insecurity has significant follow-on effects that could impact their children's whole lives. This is exacerbated by a lack of support services in Ōtaki.

#### Poverty cycle:

Getting a school qualification makes a difference to how much you will earn. If you left school with NCEA Level 2, you're likely to earn twice as much, nine years later, than someone who left school without that qualification<sup>45</sup>.

**Rapidly rising rents are pushing people out of their communities, leading to stress for the whole family.**

## WHAT COULD BE DONE NEXT?

There could be a much wider variety of options for the Johnsons, including:

A) Greater support for papakāinga development could see them be able to live with whānau in a way that is more in line with tikanga, and socially and environmentally more sustainable.

B) There could be a broader range of price points for long-term rentals incentivised (e.g. Build-to-rent) that could give the Johnsons security of tenure without spending more than 30% of their income on housing.

C) If there was a shared equity scheme and money could be put towards a home of their own, the Johnsons would be able to stay in their Ōtaki community and work towards home ownership to break the cycle of intergenerational inequality being exacerbated by the current system and falling home ownership rates.

Final note: At the Ōtaki median rent of \$490 pw, they would be able to afford to service a \$400k loan<sup>46</sup>. The lower Quartile house price in Ōtaki was \$550k - \$600k in 2021 (Mitchell & Glaudel, p.58) so they would fall \$150k - \$200k short because they weren't able to save for a deposit. With rising prices, they may fall even shorter today.

<sup>42</sup> Median 3-bedroom house per Tenancy Services

<sup>43</sup> Average Earnings per Region from Infometrics

<sup>44</sup> Rome2Rio estimate

<sup>45</sup> Education Counts figures, June 2020

<sup>46</sup> Repayments on 5% interest and 30-year term

**Youth have been hard hit by rising house prices. Many are struggling to pay for accommodation and have enough left over for food and other necessities. Some hope to own but many are questioning what security of tenure might mean for them and how else they can create wealth throughout their lives. Youth also want to be able to prioritise activities that enrich their lives, such as volunteering, supporting neighbours, and meeting up with friends and family; needing to work more to meet rising living costs is resulting in less time for these important wellbeing activities.**

## Youth (under 24)

Youth voices were important to capture in this assessment, particularly in light of the compounding housing affordability issues affecting youth and the potential impacts of supporting an ageing population in Kāpiti. There was a comparative under representation of youth in the community survey, but by specifically targeting youth engagement in the community kōrero, we were able to ensure that youth participated and shared their experiences and aspirations.

### Of the 105 Youth who responded to the survey:

- 35.2% (37) didn't feel that they have a say in their housing decisions.
- 33 out of 51 (64.7%) respondents in the 18-24 age bracket expressed the main reason that they chose their current residence was either it was all they could afford or the only option available.
- 15.2% (16) hoped to own their next home (compared to 47.2% overall)
- 55.2% (58) had delayed or sacrificed payments for necessities in 2021.

**Many iwi conversations were aligned to the views of youth participants; that there is a strong need to invest in our rangatahi now and that they are facing significant hurdles in attaining secure housing.**



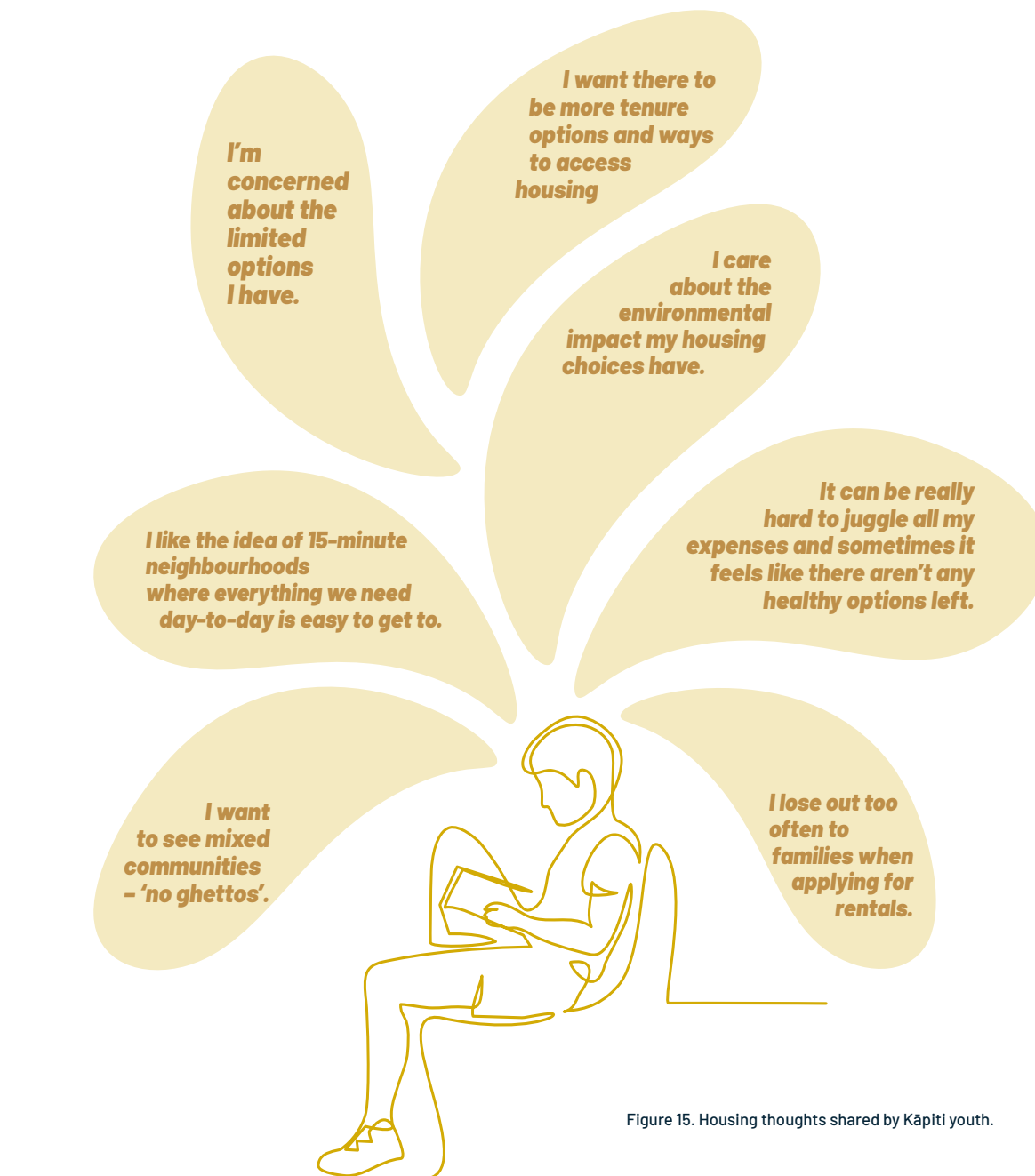


Figure 15. Housing thoughts shared by Kāpiti youth.

## In conversations with young people:

- Youth community kōrero participants emphasised that connection to community is especially important for young people.
- A key concern raised was that youth are inheriting unaffordability, and this has an impact on their confidence and outlook.
- There was commentary that many young people generally do not feel like they can participate in the housing market, and need to stay living at home because there are no alternatives.
- However, the majority also said that they still want to own their own home for the security that this would give them, even though they know it is becoming more and more difficult for them to get on the property ladder.
- Participants shared stories of parents or grandparents needing to support young people. We heard that this can mean parents or grandparents are using their own savings, or not saving as much as they otherwise could. There were mixed feelings about whether this was fair or not.
- Many spoke about young people needing to work more to afford rentals, because of the combination of being on low wages and having to pay high rents.
- Youth participants described the impacts of working more, resulting in less time on activities that enrich their lives and make them feel good (e.g. volunteering, supporting neighbours, meeting friends etc ). Many spoke about the impacts of this on their mental health and wellbeing.
- Others spoke of the discrimination that young people face, and the barriers that this creates when it comes to renting. Participants said that young people are often seen as a risk for housing and landlords discriminate against them, preferring older working people because they are perceived to provide more security for the landlord.

**When discussing housing needs in the community kōrero sessions, the following ideas were raised about what youth needed as part of supporting better housing outcomes in Kāpiti:**

- Participants highlighted the need to invest in our young people now.
- A youth-centred approach was highlighted as being important, and participants strongly believed that youth need to be involved in decision making to empower them.
- Overall, there was a strong belief in the need for more housing options and choice for young people. Participants spoke about the immediate need for emergency housing so young people are not taken out of their own community, with transitional housing as a next step for young people so that they have a safe, secure and affordable place they can stay at while they find longer term accommodation. As a long-term solution, participants emphasised the need for more supply of affordable housing for our young people to rent, and pathways to ownership.
- Youth overcrowding was an issue highlighted in community kōrero, with many young people unable to get into suitable housing. There was a shared perception that young people are increasingly getting into trouble/ crime. It was suggested that this is either because young people are pushed into emergency housing, which means developing dangerous relationships with the adults there, or because they start stealing to help pay for family housing costs. Many participants spoke about the effects of this, including an increasing number of young people in transitional living and living in tents, cabins, and friends' garden sheds.
- As a result, there was a strong emphasis on the need for supported living in the Kāpiti Coast District, and housing with wrap-around support. Participants discussed the need for high-quality youth transitional housing (for 18-25 year olds), along with a proper youth hub attached. Participants reported an estimated need for a 20-bed unit in Kāpiti that provides long- and short-term options for young people.
- Participants highlighted a need for places for youth to connect and access services, which is made difficult by transience. Alongside housing, participants noted the need for a youth hub to provide a range of services, including social workers, counselling, financial skills education, cooking skills, and general living skills education.
- Participants discussed the importance of advocates and navigators for young people, to assist them in getting access to the services that they are entitled to and to help them find housing.

**"I would like to see community housing for young people, warm, dry and safe houses with wrap-around support services working alongside the young person supporting them to thrive".**

Community kōrero participant

# JAMIE SINGLE YOUTH



A rainbow youth struggling to find their place in a town that still doesn't feel welcoming.



## LOSS OF A HOME

Jaime's parents don't support Jaime's life choices and Jaime can no longer live at home.

Jaime rents a house in Waikanae; it's hard to get to Jaime's job by public transport so Jaime prioritises buying a car.

The house is also expensive to heat, putting pressure on the budget. Jaime's flatmate starts supplementing his income by selling drugs. To avoid the drama, Jaime leaves the flat but is struggling to find anything within budget.

### Living Costs

Earns \$848 pw min wage<sup>47</sup>  
\$255 pw Rent at 30% affordable level.  
\$290 pw Boarding House<sup>48</sup>



## LOSS OF WORK

Hard to get a new rental due to lack of references and landlords being able to choose from a long list of people and discriminate against young people

Jaime is also required to list gender on rental applications; this isn't an easy question for Jaime.

**Jaime loses their job because they had to take time off work to view houses and try and find somewhere to live.**

Jaime starts couch-surfing, and living with friends in their sleep-outs, etc.



## LOSS OF SHELTER

The instability triggers Jaime's long-term mental health struggles and eventually they end up in hospital.

Once ready to "go home" Jaime realises they have nowhere to go, and they don't yet qualify for emergency housing. There is no bridging option between hospital/ mental health facilities and housing. Jaime is too embarrassed to ask friends for help again and starts living in their car.

This isn't the life Jaime wants, but can't see a way out.

## WHAT COULD BE DONE NEXT?

A youth-specific housing plan with different options would help Jaime and other at-risk youth. Some ideas include:

- 1) High quality transitional housing for young people, taking the form of a proper youth hub with accommodation attached. It was noted that there is currently an estimated need for a 20-bed unit in Kāpiti to provide long- and short-term options with wrap-around services provided.
- 2) The next stage transition for Jaime could be co-living, where they could have their own room, bathroom, etc., with longer-term tenure and not have to deal with flatmates.
- 3) An increase in Community housing providers' one-bedroom stock would be the final transition for Jaime. Currently, community housing providers have a small number of social and affordable rentals (25 rentals + 16 transitional housing) in the district (Mitchell & Glaudel, p146); the community kōrero discussions indicate this is not sufficient to meet need.

Final note; the rent, at a 30% of income affordable level, would be \$255 pw for minimum wage earners.

**Lack of suitable affordable housing options can be the catalyst for dramatic life changes – people are losing jobs and becoming homeless.**

## Families with Two Parents

The housing needs of families are varied and it was important to show the breadth of responses captured in this assessment. Many families do feel secure in their housing and that it suits their needs. Others are feeling very stretched juggling housing and other living costs increasing.

Considerable differences were also noted between families with two parents as compared with one-parent families. As such, each has its own section in this report.

### Of the 336 families that responded to the survey:

- Only 11.9% (40) don't feel that their household meets their needs and supports their health & wellbeing and only 14.6% (49) don't feel that their housing situation is stable and secure.
- However, 48.5% (163) report having needed to delay payments or make other sacrifices for necessities.

**Are these trade-offs a concern?**

**What might the long-term effects on the children of Kāpiti be, caused by these trade-offs that result from housing costs increasing faster than incomes?**

**Will the problem snowball as the number of families increases?**

## A story about families by connecting the data dots:



**House prices have increased nearly 4x faster than household incomes<sup>49</sup>.**



**Between 2018 and 2048, families are projected to increase by 3,860 households, or 50%<sup>50</sup>.**



**In the community survey, 3 out of 4 families with young children (under 5) delayed payment for household needs in the last 12 months.**

<sup>49</sup> Lower Quartile house sale prices and incomes, between 2001 and 2021 (Mitchell & Glaudel 2021 p79)

<sup>50</sup> 'Couple with children households' to increase by 2640 people, or 50% (Mitchell & Glaudel 2021 p19 ) and 'one parent' to increase by 1220 people (Ibid. )

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

- Community kōrero participants highlighted that the impact of housing issues on the whole family is considerable, with many children going without daily essentials such as food or heating, or needing to rely on the kindness of others.
- Many of the community kōrero emphasised that children are greatly affected by forced migration and transience. We heard that children are negatively affected through increasing anxiety, reducing concentration at school, and increasing family stress and violence.
- Many reported the impact of housing issues on family wellbeing.
- There was discussion around the long-term impact on children's health and wellbeing, especially for babies and toddlers, with the first 1000 days crucial to a child's development and wellbeing. The key impacts discussed in community kōrero were health, emotional development, education and life opportunity.
- Many participants spoke of the intergenerational effects of housing issues, with a lot of sharing and sacrifice across generations.
- Community kōrero participants highlighted the lack of suitable options for families, with an increasing number in unsuitable emergency housing.
- Participants spoke of the impacts of living in emergency housing and boarding houses on family relationships, with many highlighting that the unsuitable nature of this type of accommodation often means that people lose access to their children and/ or grandchildren.
- Participants emphasised the extra challenges for families with a disabled family member, especially those on one income who are extremely disadvantaged.
- Participants shared stories of families being separated because of inadequate housing.
- There was discussion around the follow-on effects that forced migration has on families. For example, families experiencing increases in costs to access services because they are being forced to move to different areas.

**"We have several families in Emergency Housing including five children and parents living in a 1-bedroom unit"**

Community kōrero participant

**"If children can return to parents' care is an issue because children have to remain in care until a property can be found, that's not always possible or quick."**

Community kōrero participant



## THE LEOTAS YOUNG FAMILY



A young family with hopes to own their own home, but can't see any way they'll ever be able to.



### TRYING TO SAVE

The Leotas are a young family where both parents are primary school teachers. Their daughter Ava is two years old.

They've been unable to afford a home in Paraparaumu – a combination of prices being so high and increasing restrictions on first home buyers, especially around debt to income and loan to value ratios.

Instead, they have needed to rent away from family and friends and are currently living in Shannon. They're trying to save for a house deposit.

#### Rent comparisons<sup>51</sup>

\$580 pw Paraparaumu  
\$380 pw Shannon



### LOSS OF HOPE

After receiving \$100k inheritance for a deposit, they look again into purchasing in Paraparaumu.

They are denied by the bank due to recent CCCFA legislation that they still don't have the 20% deposit and would be paying over 30% of their incomes towards mortgage costs.

They lose hope that they will ever be able to buy a home and are curious about what other options might be out there for them.

#### Bank calculation

\$830,000 house price in Kāpiti<sup>52</sup>  
\$166,000 (20% deposit required)  
\$110,000 household income<sup>53</sup>  
\$142,560 income needed for them not to be deemed stressed<sup>54</sup>  
\$32,560 deficit



### STRESS ON THE FAMILY

In their role as teachers, the Leotas often find themselves acting as social workers and this can impact on their ability to teach.

Recently, they have taken in a student who had no other safe options in the short-term. While the Leotas enjoy having Jake at home, this extra mouth to feed is compounding their stress about trying to save for a home while also paying rental rates that just keep going up. This is putting stress on their relationship.

**Relatively well-off renters in stable jobs cannot get into the housing market because prices are so high and keep increasing rapidly.**

## WHAT COULD BE DONE NEXT?

The Leotas require increased supply in a wider variety of options:

A) There needs to be **an increase in the supply of affordable houses, especially 2- or 3-bedroom medium density typologies** that can keep the costs down while still being located close to a range of daily-life amenities such as shops and the school where the Leotas work

B) A **build-to-rent-to-own model** could offer them an opportunity to increase their equity for a future purchase whilst not paying much more in rent.

C) More **incentives for developers** to deliver affordable products could also help:

- streamlined consenting for specific price points and typologies based on need.
- shared amenities (e.g. laundry, bbq area, rentable guest room, shared work space / study area).

Final note; a **2-bedroom terraced home for \$650,000** would be affordable on their family income, spending only 30% on their housing.

<sup>51</sup>Median 3-bedroom House per Tenancy Services

<sup>52</sup> Median 2021 Kāpiti House Price (Mitchell & Glaudel 2021 p86)

<sup>53</sup> TradeMe Salary Guide, Median Primary Educators

<sup>54</sup> Repayments on 5% interest and 30 year term with \$100k deposit then grossed up to 30%

**Single parents, as single-income households, make up one of the groups hit hardest by the lack of a greater range of affordable housing options. In many instances, they feel as powerless as youth when it comes to their housing choices.**

## Families with one parent

The reality for many single-parent families is that not having a dual income can significantly increase the likelihood of housing stress. This is one of the key groups that would be served by increasing the availability of a greater range of tenures and affordable housing options in Kāpiti.

### Of the 125 single parents who responded to the survey:

- 43.2% (54) didn't feel that their housing situation is stable and secure (compared to 14.6% of two-parent families).
- 42.4% (53) believe they don't have any say in their housing decisions.
- 79.2% (99) have delayed or sacrificed payments for necessities such as utility bills, car expenses, medical visits (compared to 48.5% of two-parent families).

- Single parents represent 25% (55) of the Kāinga Ora tenancies (220) in the district. There are also 10 'one parent with child(ren) and 'other person(s)' tenancies, bringing the total to 65 out of 220<sup>55</sup>.
- Ōtaki households have a higher proportion of single parent benefits, jobseeker, and family tax credits than the rest of the district<sup>56</sup>.

<sup>55</sup> Mitchell & Glaudel 2021 p136 | <sup>56</sup> Ibid. p117

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

- Community kōrero participants spoke of the difficult choices that single parents have to make. A common point raised was that, often, none of the choices available to them are suitable. This was highlighted in discussion about it often being deemed safer for women leaving abusive relationships to sleep in cars rather than access emergency housing.
- Stories were told of young mothers living in their cars with babies, and finding it especially difficult to access any support because of bureaucracy and red tape. We heard that in these situations housing needs to be found without delay to prevent the mothers from losing their babies to care, then any other issues can be worked around once safe housing is established. Community kōrero participants highlighted a need for better communication and collaboration between government agencies, especially when a child could be at risk.
- There was a shared perception that Kāpiti rents are such that people on a benefit cannot afford them if they are single. Service providers who took part in community kōrero emphasised that currently there is not a solution that allows them to support a person with the transition from emergency housing to rental if rents are too high, so at times people may remain in emergency housing while looking for something that is suitable to their budget and that they can sustain long term.
- Many told of single people being housed in boarding houses because this is the only option available for them.
- Service providers noted that there are a lot of single people in emergency housing across all age groups, and they are the hardest to find housing for, due to affordability. We heard that the maximum a single person can reasonably afford is \$320 a week, and there are very few properties offered at this rent. Rent for a room with shared facilities at boarding houses is around \$300, but these are limited and are often not suitable.

**"As a single person on a single income, it's so hard. Don't know how anyone would be able to live anywhere without a partner; the rent would be over half of income, and that's not even including power, etc."**

Community kōrero participant

## SARA SINGLE PARENT



*"I spent years not eating much for three weeks at a time just to keep a roof over our heads."*  
Community kōrero participant

**A single parent doing her best for her kids but struggling to make ends meet.**



### BECOMING HOMELESS

Sara had to move out from the family home because of domestic violence. She became a single mum on a benefit.

It can be safer for women leaving abusive relationships to sleep in cars rather than access emergency housing. Sara now finds herself sleeping in her car with her three young boys.

#### Living Equation

\$1,055 pw Total Entitlements (Benefit/Working for Families)<sup>57</sup>

\$1,294 pw Living Costs<sup>58</sup>

**\$239 Deficit pw**



### TRANSITIONAL SOLUTION

Sara manages to get a room with a friend. There's no spare room for the kids, so they're sleeping in the lounge.

Her friend's daughter needs to move back home because her own housing has fallen through. Sara needs to be out within the next two weeks and has nowhere to go.

Kāpiti rents are such that people on the benefit cannot afford them if they are a single person.

She applies and it looks like she will be able to access some emergency housing. She never thought she and her kids would end up at a motel and she really wants to find other options.



### THE CHILDREN PAY THE PRICE

Her youngest has been at ED twice in a month with chest infections and she has no access to GPs (because their books are closed); helping to cover the huge cost of this and arranging ongoing care in the community is hard to arrange.

The extra travel while being based in emergency housing is ending up costing Sara a lot more than she can afford.

Eventually, with debt mounting she considers allowing her boys to be taken in to care because no housing options can be found. She is devastated.

## WHAT COULD BE DONE NEXT?

**Increased security of rentals will help Sara in the short term, including:**

- A) Increased funding to Community Housing Providers to improve their offerings with wrap-around support.
  - B) Iwi-led developments and community developments supported by impact investment funds could also be options that would help single parents like Sara navigate rising housing costs.
  - C) In the future, there could be options such as shared-equity, build-to-rent-to-own, cooperative or community land trust solutions that would help Sara even further.
- Survey participants shared that the maximum a single person can reasonably afford is \$320 a week, which is 74% of the Lower Quartile Kāpiti rent<sup>59</sup>. It will take a variety of responses to help all the Sara's out there.

**Housing costs are extremely challenging for single parents. Many can go from being in a secure home to homeless very quickly. This has a huge impact on their children.**

**There was a strong desire expressed by older residents, in both the community kōrero and survey, to remain in their local neighbourhoods; this meant housing choices were limited. A greater variety of housing options to enable older residents to downsize or experience more intergenerational living was wanted.**

## Older Residents 65+

Older residents were well represented in the survey and also the community kōrero sessions. This was an important group to consider in the assessment, because their proportion of the total population is continuously increasing.

The findings raise questions about how to address the needs of this group by enabling them to age in place, have a greater variety of housing options to choose from, remain connected to their communities and avoid the pitfalls of loneliness, and access key services.

- The proportion of households with reference people aged 65 years and older is projected to increase from 39% in 2018, to 44% by 2048<sup>60</sup>.
- With reduction in ownership levels, the largest growth in renter households from 2018-2048 will be those aged 65+, up 104% or 1,820 households<sup>61</sup>.

<sup>60</sup>Mitchell & Glaudel 2021 p18 | <sup>61</sup>ibid. p147





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

- A key barrier identified was that older people don't have many options, and the ones they do have are already almost oversubscribed. There is concern in the community that the aged have little opportunity to downsize.
- Many people spoke about older people having to still support younger family members as well as themselves.
- Being able to age in place and have real choices is seen as really important.
- A major barrier identified in community kōrero was that houses are often not designed to meet mobility and accessibility needs.
- There was a shared perception that the elderly are one of the most affected groups, and that fit-for-purpose accommodation needs to be a priority because they just don't have options.
- Participants highlighted that Retirement Villages can create an environment where people feel isolated and cut off from the larger community. We heard that people living in retirement villages often miss daily life passing by, living in a closed community of older people. Participants spoke about the need for a better mix of housing to remedy this, and housing that enables people to feel part of the community.
- Participants also noted that being able to easily access services was also critical to older residents.
- A key concern raised was the increasing number of older women reported by housing agencies who become homeless because of changing circumstances such as divorce or widowhood.

**"I managed to find something, but the rent was 100% of my income (pension). It's difficult living on the pension, being single. Rents are so ridiculous. I can manage by cutting down on things, but how do young people cope?"**

Community kōrero participant

Of particular concern was the potentially unsustainable reliance of this group on savings to supplement their retirement incomes. Generally, they are asset rich and cash poor. Consequently, they find it increasingly difficult to maintain their lifestyles as they age, as Universal Superannuation was never sufficient on its own. As life expectancy increases, more and more people will exhaust their savings.

**Of the 341 older people 65+ responded to the survey:**

- 57.2% (195) dip into savings to support their living expenses.

**Providing secure housing for kaumātua was important to iwi, as was ensuring older residents were provided for and included within the wider community. Whether this meant helping with home maintenance, delivering firewood, or helping to provide meals, it was all seen as part of secure housing options.**

**When discussing housing needs in the community kōrero sessions, the following ideas were raised about what older residents needed as part of supporting better housing outcomes in Kāpiti:**

- Participants highlighted the need for future-proofed and accessible housing, to enable people to age in place.
- The need for more diverse options for older residents was emphasised, with participants discussing the limitations of current options, e.g. retirement villages being too costly and difficult to get into.
- Participants discussed the wider effects of providing more suitable options for older residents, freeing-up other areas of the housing continuum, e.g. if older residents don't need to stay in their large houses, then these houses can be made available for others.
- Participants spoke about supported living, mixed-use rental properties, and communal housing options needing to be prioritised.
- Alongside housing, participants spoke about the importance of older people being able to keep active in the community, and having a range of social and recreational activities to allow older residents to meet people, give back to their community, and stay fit and healthy.

## JUDE + JIM RETIREES



**A retired couple wanting to move to a home that better suits their needs for this stage of their life, one that's nice and close to amenities (such as shops and medical facilities) and easy to maintain.**



### UNABLE TO DOWNSIZE

Jude and Jim live in Waikanae and have done for the last 25 years. They live in a big house, and while they'd like to downsize, they don't feel there are options for them within their existing neighbourhood.

They enjoy their garden and house and it will be hard to leave, but the costs of maintaining this large home and garden are becoming a concern.



### WANT TO HELP THEIR FAMILY

Most importantly, Jude and Jim are concerned that their adult children, now with young families of their own, aren't able to afford homes and are also struggling with rent.

They decide to move in to a retirement village, even though this wasn't their preferred choice, so that they can free up capital to gift to their children.



### INTERGENERATIONAL DISTRESS

They decide to move into the Midland Gardens Retirement Village, purchasing a 2-bedroom apartment for \$450,000<sup>62</sup>.

After selling their home for the Median Housing price of \$830,000 privately. They calculate that they require \$100,000 based on a No Frills Living Costs<sup>63</sup> budget.

This leaves \$180,000 to be split evenly between their three adult children, their buying power is:

Tracey - saved \$40k to add to the \$60k; lets her purchase up to \$500k. This is 28% less than Lower Quartile Price<sup>64</sup>. Paul - saved \$70k to add to the \$60k; lets him purchase up to \$650k. This is 6% less than Lower Quartile Price. Jim Jnr - only had the \$60k; lets him purchase up to \$300k. This is 57% less than Lower Quartile Price.

Jude and Jim can't believe their gift of an early inheritance still hasn't enabled their children to get ahead and achieve security of tenure for their families.

**We've created a system whereby more and more people are relying on an inheritance to be able to have housing security, and if this is split among more than a couple of individuals, rising prices mean that even this no longer solves their housing needs.**

## WHAT COULD BE DONE NEXT?

**Greater options for Jude and Jim, and their children, could be:**

A) Increased provisions for intergenerational housing, that is flexible as needs change. E.g. cohousing or multi-unit residential on one site as enabled by MDRS. Provides options for families to plan to age in place.

B) More smaller houses integrated within existing communities and near shops and amenities i.e. terraces or low-rise apartments better incentivised near town centres, which may still have open space but are at a lower price point and lower maintenance to suit those wishing to downsize.

C) Broader options at less-than-market price points for their children, e.g. shared equity schemes, build-to-rent-to-own (gives an opportunity to lock in home ownership but more time to save for a deposit), or an equity cooperative where a full deposit may not be required by all shareholders.

Final note: If we consider Jude and Jim's Living Equation: they have \$712 pw net Superannuation<sup>65</sup> and an expected \$747 pw needed for 'No Frills Living Costs'<sup>63</sup>. **That is a deficit of \$35 per week, \$1,820 per year, or \$27,300 if they live for another 15 years.**

<sup>62</sup> Indicative Retirement Village prices Mitchell & Glaudel 2021 p69

<sup>63</sup> No Frills Living Costs for Retirement (Sorted.org.nz)

<sup>64</sup> Lower Quartile Kāpiti House Price, Ibid. p79

<sup>65</sup> Couple Net Superannuation (WINZ)

**Renting was all too often associated with tenure insecurity being linked to follow-on displacement issues as well as higher rates of dissatisfaction with their housing choices. There were increasing stresses being faced by owners who were financially overstretched.**

## Owners and Renters

There can be notable differences between the experiences of owners and renters, but also within each group as both are individually diverse; with people at different life stages and with varying means. Renters generally face issues associated with tenure insecurity, whilst those owners who have mortgages are now beginning to face issues around increasing mortgage interest rates. There is more known about the stresses facing renters than there is known about those facing owners. However, the survey revealed considerable stresses felt or beginning to be felt by many owners, which raises concerns about the stability of Kāpiti's housing ecosystem (and that of New Zealand).

Because, as well as differences, there were many similarities expressed when sorting survey responses by these tenure categories, the two have been grouped together to compare and contrast the ownership and rental settings being experienced.

### Of the 841 owners and 352 renters who responded to the survey:

- 33.8% (119) believe that they are likely to move from their current home in the next 12 months. This is three times more likely than owners.
- A renter is three times more likely to disagree that their current housing situation is secure and stable compared to owners. Some 40.2% feel frustrated and that they can't find any rentals in their target price range, while 34.8% feel frustrated that there just aren't enough rentals available at any price.
- 75.6% (255) of renters identified that they delayed or sacrificed payments for necessities (47.9% overall) compared to 31.5% (239) of owners who identified that they delayed or sacrificed payments for necessities.

**"While our houses may be worth a lot, it's monopoly money as to buy something else is almost impossible."**

Community kōrero participant

Considering the owner and renter categories together also emphasised a key point to keep in mind when planning for housing need; **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 6.3% of respondents reported that they live in a one-bedroom household, despite 45.2% of them describing their household as a single person or a couple-only household. Also, 70.2% of households reported having three or more bedrooms, while only 48.2% of respondents reported having three people or more in the household. This mirrors the quantitative data findings, where 53% of Kāpiti residents have two or more bedrooms spare <sup>66</sup>.

<sup>66</sup> Ibid.

**More than 2 in 3 renters can no longer affordably pay the median market rent in Kāpiti<sup>67</sup>.**

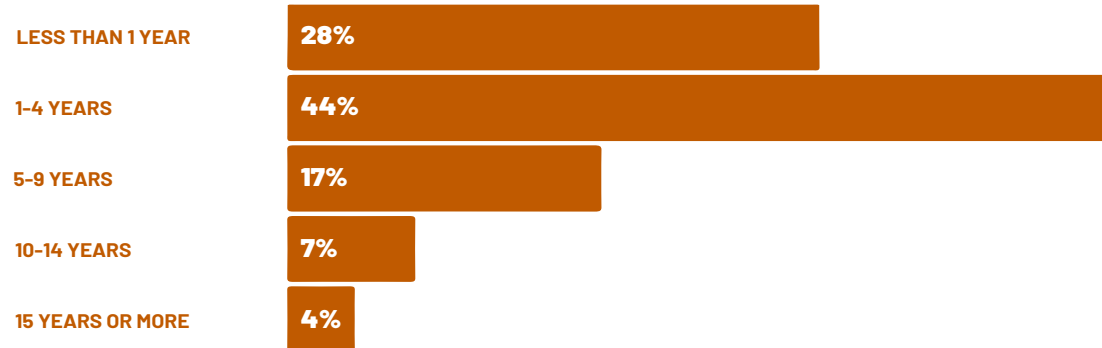
<sup>67</sup> Mitchell & Glaudel 2021 p84

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

- Participants spoke of seeing people across the community struggling: young to old, working and beneficiaries, those renting and also those owning property.
- It was noted that service providers are seeing more people struggling with mortgage payments, where most of their work had previously been with renters.
- A key theme in community kōrero was that while owners have stability, they are worried about their mortgages and rates rising, with wages that are not keeping up with inflation and jobs offered in Kāpiti not paying the same as in Wellington.
- Participants shared stories of some renters having to pay the equivalent of a full-time wage just to get a rental.
- They also spoke of another segment of the community who work but are entitled to a housing allowance. It was noted that this is challenging if the situation for these people changes, e.g., when their child turns 18, because they may lose up to \$160 per week, meaning that they can no longer move, and they become trapped.



### RENTERS LENGTH OF TIME IN PROPERTY



### OWNERS LENGTH OF TIME IN PROPERTY



Figure 16. Community survey respondents length of time in their properties.

**Part of the varied responses seen between owners and renters may also be associated with the length of time most have spent in their current property; rental turnover was widely linked to a growing sense of stress and instability.**

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

- A key theme from community kōrero was that there is a lack of homes that are accessible for people with disability / mobility challenges. We heard that this lack of accessible housing in Kāpiti forces people out of communities where they want to be.
- It was also identified that the number of accessible Kāinga Ora houses is very poor, with participants noting that when Kāinga Ora do adapt their properties it's not to a standard / level that people need, and is only the bare minimum.
- Participants highlighted that there is no support network for families supporting a disabled family member in Kāpiti, and that they feel invisible.
- It was emphasised that families with disabled children or supporting disabled loved ones are often on one income, when a parent has to be caregiver full time. We heard that these families feel disadvantaged in the housing market. "We can afford less, which impacts our health, education, personal outcomes."
- Many community kōrero participants shared that accessing support can be hard.
- There was discussion on the challenge of finding properties that are accessible, with people having to stay in unsuitable accommodation or in hospital while an option is found.
- Some participants said that they know of people who would like to move to a smaller house but that there are none suitable and would need to be adapted to be accessible, so it is easier to stay in their current home.
- A common discussion point was that current house builds do not consider people with mobility issues and are not accessible enough. It was noted that while the houses may be provided with a ramp, the doorways and kitchen/ bathroom are still too small if you are in a wheelchair or have mobility issues.
- It was noted that poor design means Oranga Tamariki and others must find ways to make modifications that take time and money.

## People with Accessibility Needs

Those with accessibility needs were the focus of a number of community kōrero discussions; responding to their needs can make transformational differences to a range of wellbeing outcomes.

### When discussing housing needs in the community kōrero sessions, the following ideas were raised about what those with disabilities needed as part of supporting better housing outcomes in Kāpiti:

- Having a support network for families supporting a disabled family member in Kāpiti would help to better track and respond to housing needs.
- Incentivising a greater supply of new-builds to be fully accessible was identified as being a key opportunity to better respond to accessibility needs.
- Emphasis was placed on government agencies needing to work together better and streamline their processes for those with accessibility needs. One example given was the way families have seen extensive delays in waiting for Kāinga Ora accommodation while work was done to make it accessible for whānau.

## BARBARA SINGLE PERSON WITH ACCESSIBILITY NEEDS



For those with accessibility needs, finding suitable housing can be a real challenge.



### NOWHERE TO GO

Barbara has moved several times in the last few years and each time she has had to borrow from MSD to pay for her bond and moving costs. It weighs on her mind.

She found out last week that she has to move out of her rental in Ōtaki.

She used to have a carer a few times a week but this fell over when she moved from Ōtaki to Paraparaumu as the health boards are different. She would ideally like a 2-bedroom property so her carer could stay over.

She doesn't have the option to stay with family.



### MOUNTING COSTS

She can't find a flat because, as an older person with mobility needs, there are no local options for her. She's waiting for a Kāinga Ora house, but there are very few properties in Kāpiti and most are only partially accessible.

Barbara's only option is to move into Emergency Accommodation. This costs **\$1300/ week** approx. MSD can only help her pay for two days a week and the costs are mounting for her.

She's also paying **\$87/ week** for storage because she can't have any of her things in the motel. She's also paying for a cattery **\$75/ week**. She loves her companion cat and couldn't imagine having to give her up.

There are a few other new costs to factor in, like a communal laundry.



### FEELING THE EFFECTS

Suddenly, the motel is no longer an emergency housing provider and Barbara is forced to leave.

She's advised by MSD that she needs to find her next accommodation herself. Without a list of motels to go off, she finds this really tough on top of everything else she is worried about.

She starts living rough while she tries to find more emergency housing.

Finally, she's relieved to find a new motel. It has a few more limitations than the last place. The one she's most concerned about is that she used to be able to have her grandchildren visit the last place, but this isn't permitted. Her carer can't visit either. This is the lowest that Barbara has ever felt.

## WHAT COULD BE DONE NEXT?

**Lack of accessible housing in Kāpiti is forcing people out of communities where they want to be. Community is especially important for people with disabilities. Some ideas that could help include:**

A) The system could be streamlined and made people-focused so that access to disability support services is not as restrictive. This could also include finding better ways for government agencies to work together.

B) Prioritise development that meets **LifeMark Standards** - supporting those with not only access and mobility limitations, but anyone who experiences temporary disability.

C) More **'inclusionary development'** models could be negotiated with retirement villages, where a proportion of units being rented to vulnerable older people (funded through MSD).

**Options for people with accessibility needs are extremely limited, which can lead to transience and homelessness.**

## People with Multi-needs

Increasingly, multiple needs are overlapping and influencing people's housing needs and choices. This is a key factor that can lead to precarious housing or homelessness (see next section).

**"Accessing support can be hard for someone who has a disability and needs support; the time it takes to be assessed can be very lengthy, frustrating, and hard to understand for people. It's made worse when there are multiple issues at play."**

Community kōrero participant

When asked if they or someone in their household was affected by a mobility/physical impairment, an accident or long-term injury, drug/alcohol dependence, a sight or hearing impairment, a respiratory illness, dementia, learning difficulties or a diagnosed mental illness, 618 or nearly half of all community survey respondents identified that they did. Many chose more than one answer. The needs that correspond to these circumstances can be large or small, but many do need to be factored in to housing choices and can affect these in a multitude of ways, all of which need to be factored in to a suitable housing response.

### Of those who responded yes to this question:

- 18.0% (111) believe where they live doesn't meet their needs or support their health and wellbeing.
- 26.1% (161) don't feel that their housing situation is stable and secure.
- 28.5% (176) don't feel that they have any say in their housing decisions.
- 60.0% (369) have delayed/sacrificed payments for living costs in the last 12 months.

**A point emphasised many times by service providers was the increasing layering of needs, which was significantly affecting people's ability to access and stay in secure housing.**

**With the increasing complexity of issues that we're seeing people face, wraparound services that support this diversity are essential. The community kōrero sessions emphasised that we need a bigger toolkit of options to help people and increase the chances of security of tenure for those most affected. Figure 17 captures some of the common overlapping issues we heard about.**

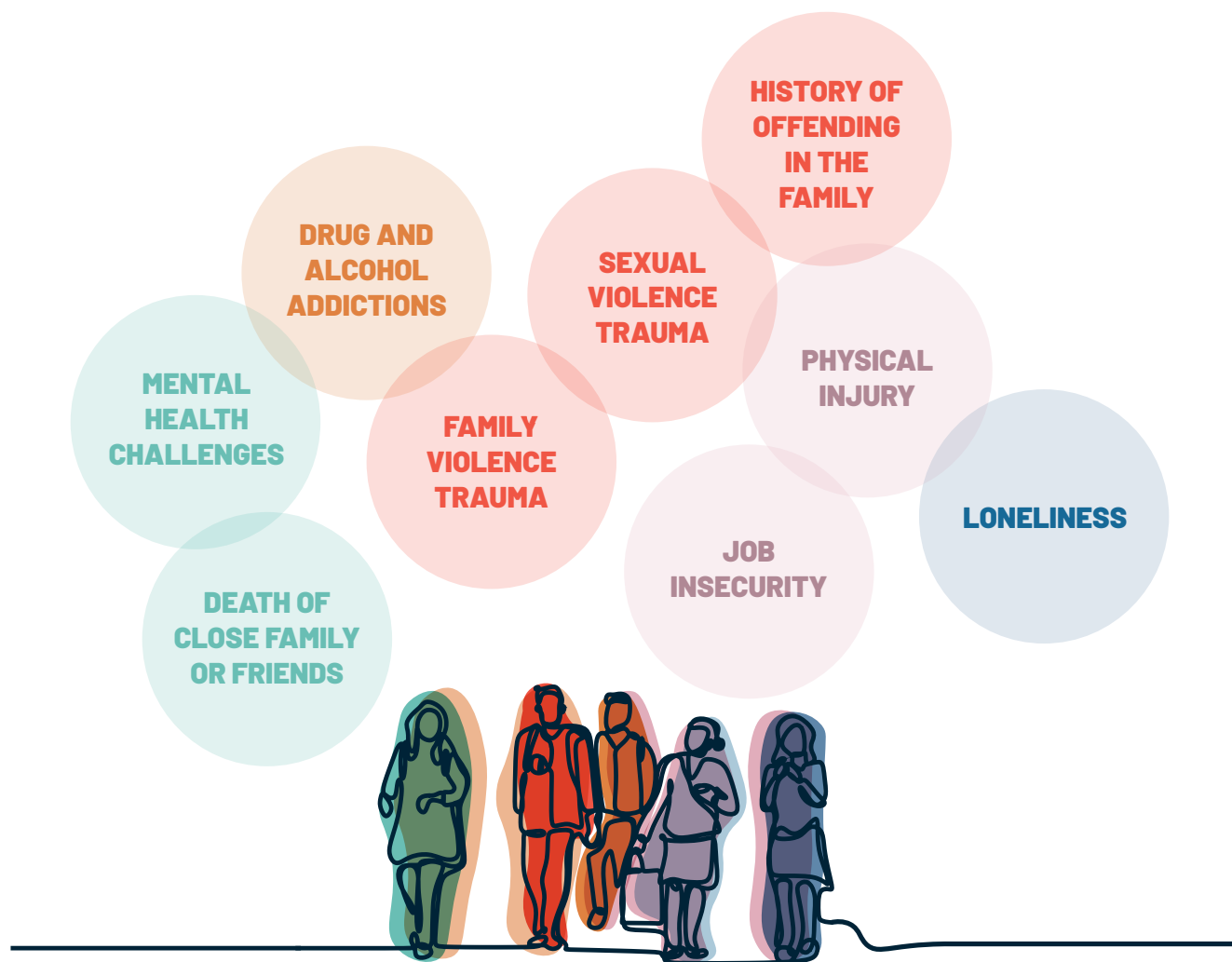


Figure 17. The increasing interrelated issues people are affected by while trying to find secure housing options.



**Homelessness can often be hidden in Kāpiti, with many reporting stories about living in garages or at friends' houses. Therefore, this wouldn't be captured by official data.**

## **People facing precarious housing and/or homelessness**

Building on the conversation about multi-needs, those facing precarious housing or experiencing homelessness was a furthering of the conversation that was important as part of this needs assessment.

Precarious housing captures those who are at risk of becoming homeless, facing extreme stresses as a result of housing and living costs, and speaks to the hidden issues about tenure security that are not always captured in qualitative data. Precarious housing can also be a very changeable state, with people fluctuating in and out of security of tenure.

In the context of doing a community survey, targeted engagement with people living in unstable conditions was important because issues of internet access, etc., can mean they may not otherwise be able to take part in the research. It was for this reason that we worked with housing providers for this group, such as local boarding houses, and also held specific community kōrero sessions for service providers and users facing precarious housing scenarios.

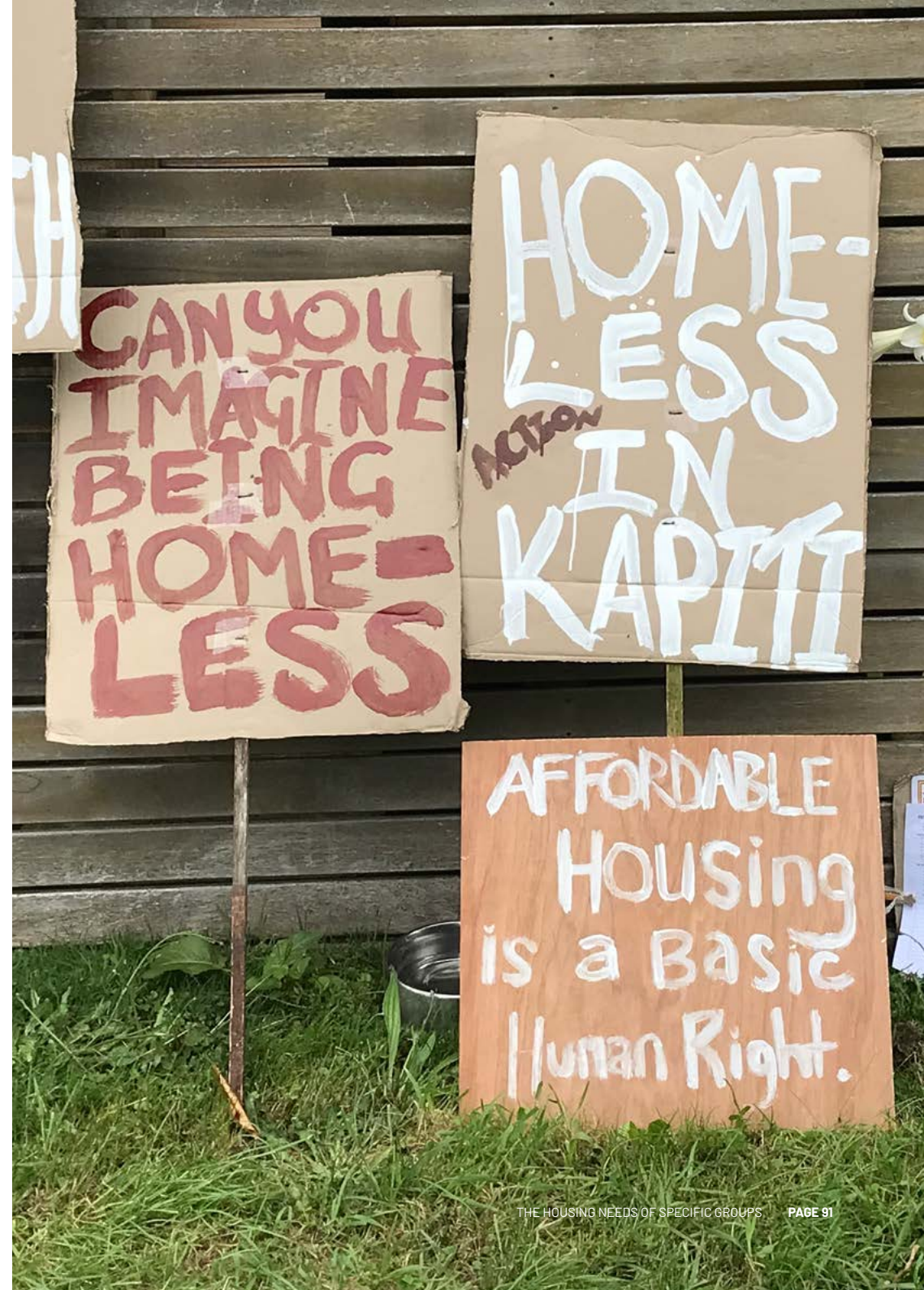
**"We are all one step away from being homeless."**

Community kōrero participant

- There are 210 Kāinga Ora properties to serve the whole Kāpiti Coast.
- There are 190 people on the public housing waitlist, but the needs appear to be dramatically higher.
- The number of Emergency Housing Special Needs Grants granted in the Kāpiti Coast District has increased from 360 in the 2017-2018 financial year, to 1,398 in the 2020-2021 financial year, with the total amount granted increasing from \$286,713 (2017-2018) to \$2,750,833 (2020-2021) - An increase of \$2,464,120, or nearly 860%<sup>68</sup>.
- 50 Adults and 40 children are living in emergency housing.
- 200 people are living in boarding houses.
- There is no Housing First provided for those who are chronically homeless. The largest provider is Kāinga Ora followed by Kāpiti District Council and limited provision by community housing providers.
- Emergency housing tenants are staying for longer periods, with nearly a quarter in emergency housing for 3-6 months and a further quarter from 6-12 months in the December 2020 and March 2021 periods.
- Around one-third of client households include children in the periods ending from June 2020 to March 2021<sup>69</sup>.

<sup>68</sup> Data Sourced from Council OIAs, March 2022. Further OIA data is available in Mitchell & Glaudel 2021 <sup>69</sup>Mitchell & Glaudel 2021 p146.

**Iwi conversations emphasised many of the community kōrero points around the systemic issues against secure tenures; concerns for how these issues were affecting rangatahi and families and their tamariki were also raised. Iwi-led initiatives to support key sub groups facing precarious housing could serve the whole community which also prioritises whānau.**



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

- Participants perceived that there is not much street homelessness. Hidden homelessness was emphasised, they said that there were a number of people rough sleeping, but many living in cars, tents, containers, couch-surfing, or living with friends. They said that some people are choosing to live like this because of perceptions that boarding houses and emergency housing are dangerous (due to gang activity and drug issues).
- Participants knew of some people living in cars and trucks who are working but unable to afford housing.
- Participants perceived that an Increasing number of older women were becoming homeless because of changing circumstances such as divorce or widowhood.
- Participants perceived that young people are the most likely demographic to fall into precarious housing and find it harder to get out.
- Participants perceived that low-income singles and renters are most susceptible to poor wellbeing when precariously housed, and that they find it very difficult to overcome.
- Participants generally were of the opinion that forced moves and unaffordable housing stand out as being particularly strong drivers of a decline in wellbeing.
- Participants generally were of the opinion that people are most likely to fall into or remain in precarious housing when they are young, suffer physical violence or experience jail detention.

**"I know of two pregnant young people (15 and 16) living in a garage but they're not deemed homeless by MSD. What options do they have?"**

Community kōrero participant

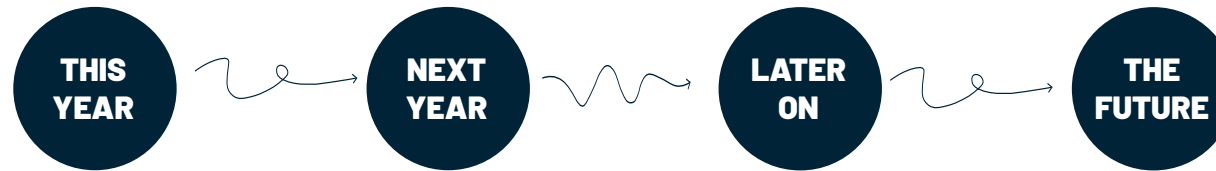
**"The biggest problem for families struggling to get out of someone's lounge is they aren't deemed 'homeless' because they have somewhere to stay, and are refused assessment by agencies. But they need to have an address to be able to get any government benefit!"**

Community kōrero participant

## DAVE FORMER PRISONER



A former prisoner who is trying to make the most of his new life, but struggling to get ahead because of the domino effect of housing issues.



### NO CHOICE BUT TO STAY IN PRISON

Dave is in prison on a 3-year sentence. He is now eligible for parole.

A care plan is put in place by Care NZ; it includes a plan for employment, housing, health, and any other conditions of release (e.g. an addiction support programme) included.

Care NZ are not able to find appropriate housing in Kāpiti, so they advise Dave to stay in prison.

### A PLACE AT A BOARDING HOUSE BECOMES AVAILABLE

Care NZ finds a boarding house spot for Dave. Dave has to wait while the address gets approved for parole.

The boarding house is in Kāpiti, but in an unfamiliar area away from any whānau support. Dave doesn't have any community integration or know how to access the service he needs.

Dave struggles to find work, and the boarding house is \$300/week.

Dave isn't able to see his kids because there is no space in his bedsit at the boarding house. Supervised access has to take place in an institutionalised space.

### DAVE REMAINS ON THE PUBLIC HOUSING WAITLIST

Dave is on the public housing waitlist and it's been ages because there aren't any single houses available.

Dave is still struggling to find work, especially because he doesn't have a car and public transport to the places he needs to go is really bad.

Dave meets Kevin at the boarding house, who offers him some "off the books" work, but it's really sporadic and unreliable. It's really stressful not being able to find work and having no money, and he feels isolated away from his whānau and community.

### PRISON IS MORE AP- PEALING THAN LIVING LIKE THIS

Dave's mental health is worsening and he starts looking for help, but he's not eligible for local mental health care because he's not yet suicidal. Dave contemplates how to get police attention to be able to get referral to mental health services.

Dave realises that he was better off in prison, where he was fed and had a roof over his head. And at least his kids and whānau could come and see him more often.

Dave reoffends to get himself back in prison.

## WHAT COULD BE DONE NEXT?

If Dave had a good integrated care plan from the beginning, he could be integrated back into the community and his story could have been different. Some ideas for Dave include:

A) Support boarding houses and other transitional facilities to develop and offer more wrap-around support, including flexibility and space to allow for kids to stay and visit, pets, etc.

B) Encourage Whānau-centred models of providing for housing, employment and other re-integration needs.

**\$130k/year to keep  
Dave in prison.**

### COMPARISON:

\$26k per year to cover the average weekly rent for 2 bedrooms in Paraparaumu.

\$18,668 gross single job seeker Government support package.

**\$45k versus \$130k  
per year, an \$85k  
difference.**

**It can cost more to keep people living in unsuitable situations than it would cost to fix the problem.**



## SECTION 5

# UNDERSTANDING THE SECTORS THAT SUPPORT PEOPLE'S HOUSING NEEDS AND THEIR PERSPECTIVES ON HOUSING NEEDS IN KĀPITI



# Key Service Providers and Government Agencies

Service providers and government agencies are a critical piece of the puzzle in addressing systemic housing issues.

Interviews with support service providers and government agency officials offered an important additional dataset within the community engagement and iwi-led engagement, because these groups have significant knowledge about the issues at hand.

Their views are distributed throughout this report, but key findings are also highlighted in this section.

Addressing housing needs and housing stress requires a coordinated response across our whole housing system. It also requires a shared vision of what success would look like for Kāpiti. This is why we also included key providers in our housing conversations and brought together the various parts of our housing system as part of building our case for change.

## Key points raised in the community kōrero specifically by service providers included:

- We heard significant commentary about the interrelationship of needs being increasingly complex to address for service providers. Some felt as though they were having to offer crisis services even though this is not what they were set up to do. Others felt as though they were having to act as make-do social workers and counsellors, when they don't have expertise in this area.
- There was comment about how many agencies and community support networks compete for housing supply solutions.
- Service providers also raised the point that they don't have direct connections with each other, and so have to use 0800 numbers to call government agencies when trying to coordinate services (e.g. Kāinga Ora and MSD) and can end up waiting for an hour or more to speak with the appropriate person – this can be during a crisis situation, when coordination is needed immediately.
- Service providers felt overworked, stressed, and as though they were doing more than their usual scope, but because there's neither an overall strategy nor a system-wide coordinated response, inefficiencies are not only not being addressed, but also, many of the key senior people involved did not appear to be aware of these shortcomings.
- Service providers commented that they were struggling to recruit key staff in some instances because the housing costs were out of reach for their potential workers.
- Youth social service providers commented that it is difficult to find safe options for youth when they need to leave home; they often have to use personal connections to find a space or make do with accommodation that is not ideal. They wondered if the scale of the not-fit-for-purpose housing issues were being captured in the data.
- Plunket staff commented that it is hard to deliver Plunket services, etc., in emergency accommodation. There is no space, people are moving all the time and there is no update on where people have moved to.
- Service providers commented that they were observing local GPs leaving and it being hard to replace them; many GPs also have closed books which raised questions about where people can go for this crucial local service. Some felt people were being forced to use A+E as a result.
- There was commentary about key services not being provided in Ōtaki. This requires people to travel to Levin or further away. As many people are struggling financially, this can be an issue, because transport links are poor (train / bus). Or if services are hard to access, many people will choose not to access them (better if they are provided locally).
- Many people find that Mental Health and AOD services are hard to access, so people self-medicate because of delays in getting help when they need it.
- An approximate statistic was shared that nationally, Police spend 70% of their time on family violence and mental health issues, which are exacerbated by housing issues.

**“Everybody is stretched, under resourced and stressed...and can not provide the support that they should.”**

Community kōrero participant

**“Transience makes it hard for us to support people as people move between areas and we do not know where they are.”**

Community kōrero participant

## Key points raised in the community kōrero specifically by government agency officials included:

- Government agency officials commented about the complications caused when a person needed support from a number of agencies and organisations and how this could be a real challenge due to competing assessment and delivery processes. This was reported as being especially difficult if the person has a disability.
- Government agency officials commented about the way people were being moved around within Kāpiti and the difficulties arising from trying to maintain services between CCDHB and MCDHB areas.
- Some also commented on the challenges with discharging people from hospital or other facilities when they have nowhere to go. There is a perception that MSD has access to housing, and will sort this out, but it's a shared responsibility and the options are limited.
- Commentary was made about how agencies such as the DHB, Kāinga Ora, and MSD do need to work more closely together to strategise bespoke solutions. Government officials pondered as to how they could better work together to use available land that agencies might own and how the partnership can innovate solutions for new supply in a timely manner, considering all vulnerable cohorts.
- Oranga Tamariki staff saw strong correlations between housing needs and the work they do, commenting that "housing issues bring Oranga Tamariki into people lives".
- Oranga Tamariki staff also described their increasing role in housing provision: "We end up paying people's bills, bonds, rent arrears if they do not qualify for MSD help as this keeps the family together in housing and prevents homelessness. Is this our job? We do not have anything in our budget for this."
- Oranga Tamariki staff noted: "We have an Oranga Tamariki property team that are looking for properties but they struggle to find anything and are flat out across Wellington trying to find options."
- A concern raised was that while Oranga Tamariki provides a transition service, it's not in Kāpiti, so young people have to move out of the area to access support. This creates extra stress for the young person and makes it harder for them to keep connected to family and support networks.

**"Statutory responses are no longer our main work. It's now around housing and associated issues."**

Community kōrero participant

**"Each government department has a different system and way of funding and this takes time to work through. We need a better way of working across government agencies."**

Community kōrero participant

# The Business Sectors' Relationship with Housing

With economic stability and housing being so intertwined, another sector it was important to hear from as part of this needs assessment was the business sector.

The commentary emphasised the worsening housing situation in Kāpiti and showed how employees and business owners were being strongly affected by affordability concerns. Overall, responses were framed by a 'making do' attitude and there was uncertainty about what role this sector could play in helping to address the issues at hand.

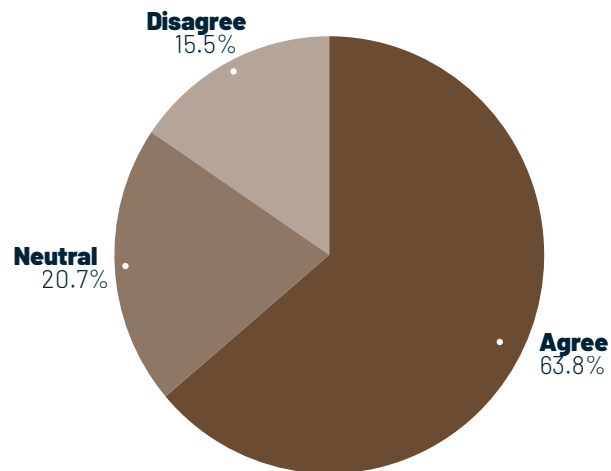
**"Communities are breaking down. People don't have time or energy for the things that actually matter in life. It's the saddest time of my life and that of many others."**

Business survey respondent

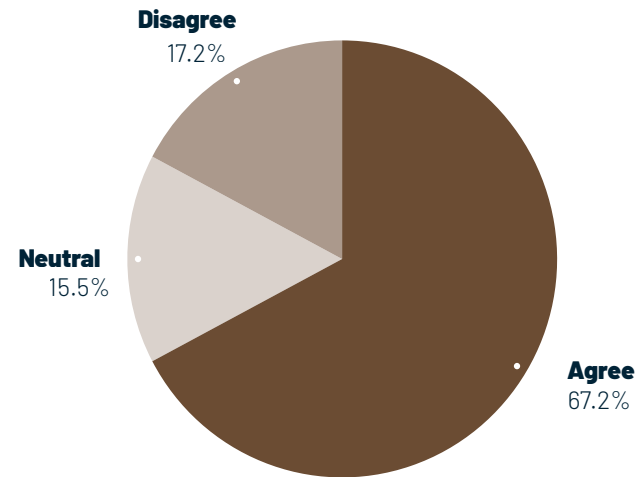
## Key points raised by business survey respondents included that:

- Some business owners felt it was increasingly difficult to attract staff in industries such as hospitality, because of the lack of local tertiary institutions, meaning that eligible youth move away from the area to be trained. They commented that it then becomes very difficult to attract them back as the housing options are so limited.
- A variety of business owners felt prices were beyond reach for many younger employees and those seeking to enter the housing market for the first time. The cost of housing meant a greater proportion of employee incomes were being utilised for housing costs, including mortgage payments, or rent payments, and this was triggering staff to ask for additional hours and pay increases.
- Business owners commented that they felt the housing both themselves and many employees were living in was of much lower quality than it ought to be given the price people were paying. They felt many staff were increasingly not able to afford the usual necessities, like food and petrol because of housing costs.
- Business owners highlighted an increased level of uncertainty and worry both they and employees were feeling about being able to pay for everything that needed to be paid for. Business owners were aware of the fear they were facing about being made homeless. Further, some business owners noted that this was causing mental health issues, for some of which they didn't feel equipped to provide the necessary support
- Other owners commented that they had noticed more staff are now commuting from outside of Kāpiti, from areas like Levin, because they can no longer afford to live locally. They also noted that for some time key workers had been able to be attracted away from Wellington City by the lower rents, but that affordable local rentals were becoming increasingly difficult to find and that this ability to attract key workers was becoming limited as a result.

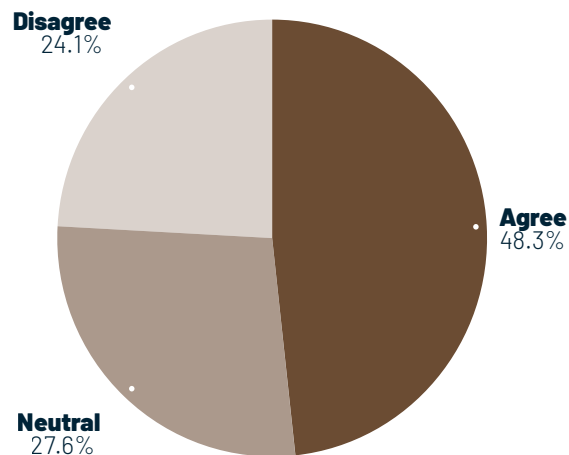
*My staff are struggling to pay their household costs and I am not able to increase their pay to assist with this*



*The housing market is causing stress for my workers*



*I am struggling to attract and retain staff due to housing costs in Kāpiti*



*My staff are struggling to pay their housing related costs and this is causing them to work more hours or work more than one job to cover these costs*

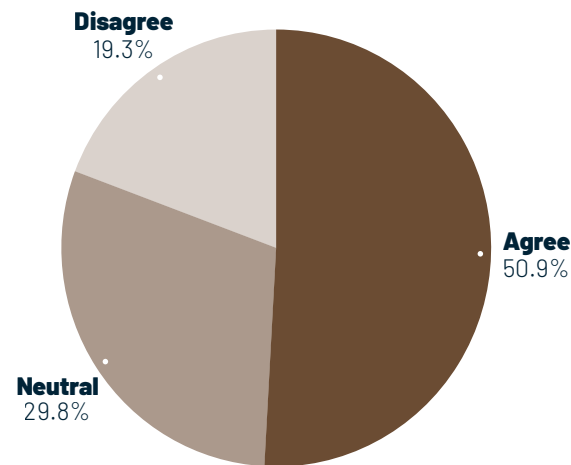


Figure 14. Business survey responses to four key questions.



## SECTION 6

# UNDERSTANDING WHAT SOLUTIONS PEOPLE THINK ARE NEEDED TO ADDRESS HOUSING NEEDS IN THE SHORT- AND LONG-TERM IN KĀPITI

**Participant responses about next step solutions could be grouped into three main ideas:**

**1.**

**WE NEED THE  
RIGHT HOUSING  
IN THE RIGHT  
PLACES.**

Housing options need  
to be as diverse as  
people.

+

**2.**

**WE NEED  
COORDINATION  
ACROSS  
AGENCIES.**

There should be a 'one  
stop shop' for people (that  
is people-centred).  
Government agencies  
need to work better  
together.

+

**3.**

**THE PHYSICAL  
HOUSE AND THE  
WRAP-AROUND  
SERVICES  
REQUIRED TO  
MAKE SOLUTIONS  
LAST ARE BOTH  
ESSENTIAL.**



**THERE WAS WIDESPREAD AGREEMENT THAT CHANGE IS NEEDED ACROSS THE WHOLE SYSTEM**

## 1. WE NEED THE RIGHT HOUSING IN THE RIGHT PLACES

### This means supporting broader housing choices; housing stability and a range of housing tenures.

- Community kōrero participants identified more affordable housing as the bottom line, emphasising a need for a mix of tenure types to meet the diverse range of needs in the Kāpiti Coast District, and provide affordable and secure housing for a range of incomes, enabling people to stay in their communities. (Tenure types discussed included rent to buy and shared equity schemes.)
- Participants discussed the need to change the balance of the housing continuum and enable security of tenure for everyone, by providing better choices and a better variety of options across the whole housing system.
- Included in this was discussion around the need for more specialist housing providers to create community, connectedness and wellbeing. Participants highlighted the need to invest in the CHP sector, and emphasised that there is a real need for housing for women and tamariki.
- Participants spoke about the importance of community, and the need for mixed communities and blind tenure, with old and young living together in the same community.
- Māori housing approaches were discussed, with participants identifying a need for different lending models that support Māori (land held in perpetuity), and more Māori focused housing solutions including Papakāinga.

### This means ensuring the district plan and consenting supports a wider range of housing options in the right places.

- Many participants raised the need to remove barriers and “red tape” to enable good development rather than hinder it, adopting a system to support the right development in the right places. Participants also identified development and consenting costs as barriers and proposed reducing these.
- The need to make development of good quality infill housing easier was also highlighted, along with the ability for large sections to have extra housing put on them, and enabling mini-dwellings and tiny homes
- Participants emphasised that Māori should have support to build on Māori land.
- Many spoke about the need to encourage more social, affordable and Māori housing, by way of incentives, development contributions, inclusionary zoning, and mandating of affordable and social housing, insisting that all housing developments make provision for low-income ownership and/ or social housing.
- A key point raised many times was the need for place-based initiatives and solutions to ensure good development in the right place, avoiding sprawl.

**“I guess it’s easier to say you want a mixed community than it is to really make it happen. I hope we can support more options though, I don’t see how our young people have any hope otherwise.”**

Community kōrero participant

**“Growth in Kāpiti needs to be managed well and built in the right areas with the right connections to what people need.”**

Community kōrero participant

## 2. WE NEED COORDINATION ACROSS AGENCIES.

### This means people felt we need radical action now as people are desperate.

- Participants were passionate about the need for immediate radical intervention and innovation, across government agencies, to create change and meet the actual needs.
- Participants spoke about the need to fundamentally change the approach and system, saying that government should force the required changes through. There was also discussion about the need for whole-of-life change for some people, because of intergenerational under-investment in people, housing and community.

### This means people wanted people-centred, not system-centred, responses.

- A key point raised time and time again was the need to put an individual at the centre of the response, rather than trying to fit the individual into the system and various organisations' contractual boxes. Discussions focused around the need for holistic service provision and proper holistic assessments that work across agencies, in the form of a complete care package with one point of entry so that people don't have to tell their story over and over to numerous agencies. Participants also suggested an information and services hub to allow ease of use.
- Alongside this, participants spoke about the need for government agencies to work together. There was discussion about the need for housing and health services to work together to find the best solutions for people, and agencies such as DHBs/ Kāinga Ora/ MSD needing to work closer together to strategise bespoke solutions for housing supply.

**"We need less bureaucracy and red tape; let's get people housed."**

Community kōrero participant

**"Working together to use available land that agencies might own, with partnerships that can innovate solutions for new supply in a timely manner that consider all vulnerable cohorts."**

Community kōrero participant

### 3. THE PHYSICAL HOUSE AND THE WRAP-AROUND SERVICES REQUIRED TO MAKE SOLUTIONS LAST ARE BOTH ESSENTIAL.

**This means that education and job availability and security are understood as strongly connected to housing delivery and need to be planned together, through both a spatial and economic lens.**

- Participants emphasised that housing development should support job creation, by using and expanding the local workforce to build houses.
- Participants also spoke about the need for a greater range of better-paid jobs in Kāpiti, especially for young people, so that they can afford to live here.
- Many participants mentioned the need for better access to education in Kāpiti alongside housing development, particularly tertiary education options.
- There was discussion around the possibility of innovation hubs, with social enterprise and business development support.

**This means that emergency/ transitional housing solutions need to be rethought and the focus shifted on to better prioritising long-term solutions.**

- Participants wanted to see a greater range of options available and faster response times for key groups needing transitional and emergency solutions (e.g. due to domestic violence issues where somebody has to leave a property for a few days; at-risk youth where there has been a breakdown in the family).
- In addition to this, participants highlighted the need to also focus on permanent housing solutions with the right support, providing people and their children with stability instead of the current short-term solutions that lead to transience.
- Participants also highlighted the fiscal imbalances of emergency housing, noting that the high costs (to Government) of emergency housing would be better invested in permanent housing solutions as a better return on funds invested.

**This means ensuring the critical role the finance sector plays is addressed as part of the overall response:**

- Participants discussed the need for banks to be included in systems change, i.e. whānau-first support. Banks 'getting away with being part of the problem' was raised as a systemic issue that participants were very concerned about but also confused by.
- Beyond traditional bank-lending, participants proposed mixed funding models to achieve the right outcomes for people. Participants highlighted that funding across agencies in a coordinated way would save money and have better outcomes for people.
- Participants also spoke about government support to meet people's fundamental needs, with benefits being paid directly to cover people's housing-related expenses (e.g. power bills), so that these people can secure their housing and not have to choose between paying for rent or paying for heating.

**"We need to invest now so future generations have a better housing and community experience. We need to break the cycle of intergenerational welfare dependence."**

Community kōrero participant

**"We need a functional zero / housing first model...Housing is a key to resolving people's other needs. People need a home and then support. We need housing to permanently house people and then wrap services around them, not temporary solutions."**

Community kōrero participant



**When participants shared what roles they thought council should have in helping to address housing needs, their responses could be grouped in to three key categories:**



### **FACILITATOR/ENABLER ROLE**

**"MAKING IT EASY"**

Participants spoke about the need for Council to support the education/capacity and capability of:

**A) THE MARKET** to identify and enable quick wins i.e. connect the dots with available land in the market for projects such as tiny homes, additional units, and underway developments that could be fast-tracked as an incentive to include more affordable solutions.

**B) THE MOST AFFECTED GROUPS** to help them better navigate issues and encourage and enable self-determination. There was also discussion about the need for Council to be a navigator, focusing on holding people's hands through Council consenting, etc., as part of an education offering.



### **PARTNER ROLE**

**"SHARING THE LOAD"**

Participants strongly believed that Council needs to partner with other agencies and sectors, working with developers and community agencies to address the delivery of a greater range of housing options.

A key point raised many times was that Council needs to help collaborate and coordinate across agencies. Participants noted that as a provider, Council could be reviewing its current land-holdings for suitability for housing, and/or entering the housing development market, providing affordable rentals or pathways to ownership.



### **ADVOCATE ROLE**

**"LEVERAGING KEY VOICES"**

It was highlighted that the issues are whole system issues, and require whole system solutions. Participants noted that Central Government has the biggest levers, so for Council it's about how these issues are communicated and addressed by government agencies and departments.

Advocating for Kāpiti residents and all the stories shared in this needs assessment was seen as a key role that Council needed to play going forward.

**THESE IDEAS CAN FEED IN TO THE NEXT STEP FOR COUNCIL, CLEARLY DEFINING ITS ROLE AND A PATHWAY TO ACTION IN THEIR HOUSING STRATEGY.**



# CONCLUDING THOUGHTS

**It all starts with housing. So much of community and individual wellbeing hangs off getting housing right. This needs assessment has revealed that, for many, the time for change is now.**

---

**A coordinated response is needed across the whole housing system, to create a more inclusive variety of housing options in Kāpiti. Bringing about this change would help to secure a better future for the district.**



# APPENDICES



## Appendix 1:

### The Impacts of the Covid-19 Pandemic

**The Covid-19 pandemic has had an undoubtedly significant impact on people's lives, so it follows that housing and any housing research completed since the pandemic started, will be influenced by people's experiences of the pandemic.**

The main themes to emerge that are specifically related to the pandemic influencing housing needs were:

- Changes to the way people want to live more locally and a greater consciousness about having access to a broader range of amenities within walking distances of their homes.
- The perception that people were coming back from overseas and wanting housing options that more closely resembled some of the higher density environments they were used to, or conversely wanting the opposite, such as lifestyle sections.
- Changes to people's priorities and an exacerbation of issues that had been put on pause and not addressed while the pandemic became the focus e.g., people delaying medical care or staying in jobs because it felt safer than changing, or feeling that their job security was at risk.

#### Key points raised about Covid-19 pandemic in the community kōrero included:

- **Iwi continue to look after their own.**
- There is a perception that organisations are being expected to do more work on less income. This is also in light of there being fewer volunteers (exacerbated because such a high proportion of volunteers are elderly). This places extra strain on the usually sole paid worker; morale is down and people are burnt out.
- **There have been significant operational difficulties for key service providers;** two organisations had stopped offering their services as they cannot do so online.
- **There has been a sharp increase in the number of people reaching out for help.**
- Community events that people used to look forward to are not happening and this affects morale, and also reduces engagement / interaction between people and community services.
- One positive raised was that more collaboration among social services had been occurring to try and help the homeless/unemployed even if it was outside the usual day-to-day kaupapa.
- Livelihoods have been affected as people without vaccinations are being stood down, businesses are cutting back or closing their doors, and this is often related to housing concerns.
- People are being asked to leave accommodation if they are not vaccinated. Where do they go?
- Another question raised by the community kōrero included skills shortages, asking where people will live when New Zealand opens its borders to these workers?
- **There was a strong perception shared that people coming to Kāpiti from Wellington and back from overseas were pushing up house prices for long-standing locals.** Overseas cash providing purchasing power and wage differentials, along with Kāpiti being a safe environment, were commonly cited as the most likely reasons. Also cited were the changing, more flexible work practices, leading to people moving to Kāpiti to be in a less densely populated environment.



**There was a fantastic response to the surveys and community kōrero sessions. Who participated is outlined in the following pages.**

## **Appendix 2:**

### **Who Participated and How Were They Contacted?**

**Communications objectives were to:**

- Raise the profile of the Housing Needs Assessment as a key deliverable of Council's Housing Programme and the development of a housing strategy to support future planning to address gaps in housing supply.
- Encourage participation in the community/residents survey and community kōrero.
- Ensure stakeholders participating in qualitative and quantitative research understand what they are feeding into and how their insights will be used to support future planning.
- Ensure external communications contain the voices of Council, Iwi partners, and our delivery partners.
- Manage expectations regarding Council's ability to resource and action any recommendations of the assessment.

We are grateful for the support of the following community partners in this campaign by sharing the survey with their networks or helping to facilitate community kōrero.

Hora Te Pai Health Services | Kāpiti Community Foodbank | Kāpiti Impact Trust | Kāpiti Women's Centre | Kāpiti Youth Support (KYS) | Ōtaki Foodbank | Ōtaki Medical Centre | Paekākāriki Housing Trust | St Vincent de Paul Kāpiti | Volunteer Kāpiti | Zeal Kāpiti

## Community Housing Survey: How did we reach people?

A whole range of communications were delivered to promote the survey as widely as possible, including the following:

### Newspaper advertising

- Flagged the upcoming survey in 'Future Kāpiti' spread
- Half page ads: A call to action from Council and community groups.
- Kāpiti News
- Kāpiti Observer
- Ōtaki Mail
- Ōtaki Today

### Poster and paper surveys

Throughout the campaign, posters and/or paper surveys were displayed in libraries, aquatic centres, at community partner venues, and community notice boards (Paekākāriki, Waikanae Beach).

### Radio advertising

- BeachFM
- Mediaworks (The Breeze, The Edge, MoreFM, The Sound, The Rock)
- NZME (COAST, Newstalk ZB, The Hits, ZM)

### E-newsletters and direct communications

- Everything Kāpiti (Council e-newsletter)
- Aquatics e-newsletter
- Libraries e-newsletter
- Economic development newsletter
- Emailed newsletter copy to community partners for use in own communications

### Media

- Media advisories (at start and completion of survey)
- Media interview with Councillor Rob McCann on Beach FM

### Digital posts

- Antenna posts x 2
- Facebook posts and stories
- Instagram posts and stories

### Digital advertising

- Facebook (ads)
- nzherald.co.nz (sponsored links / 26 Nov – 10 Dec / 230,352 impressions)
- Trademe.co.nz (300x250 / 25 Nov – 10 Dec / 63,129 impressions)
- Google display
- Neighbourly (sponsored posts and alerts / 39,251 impressions)

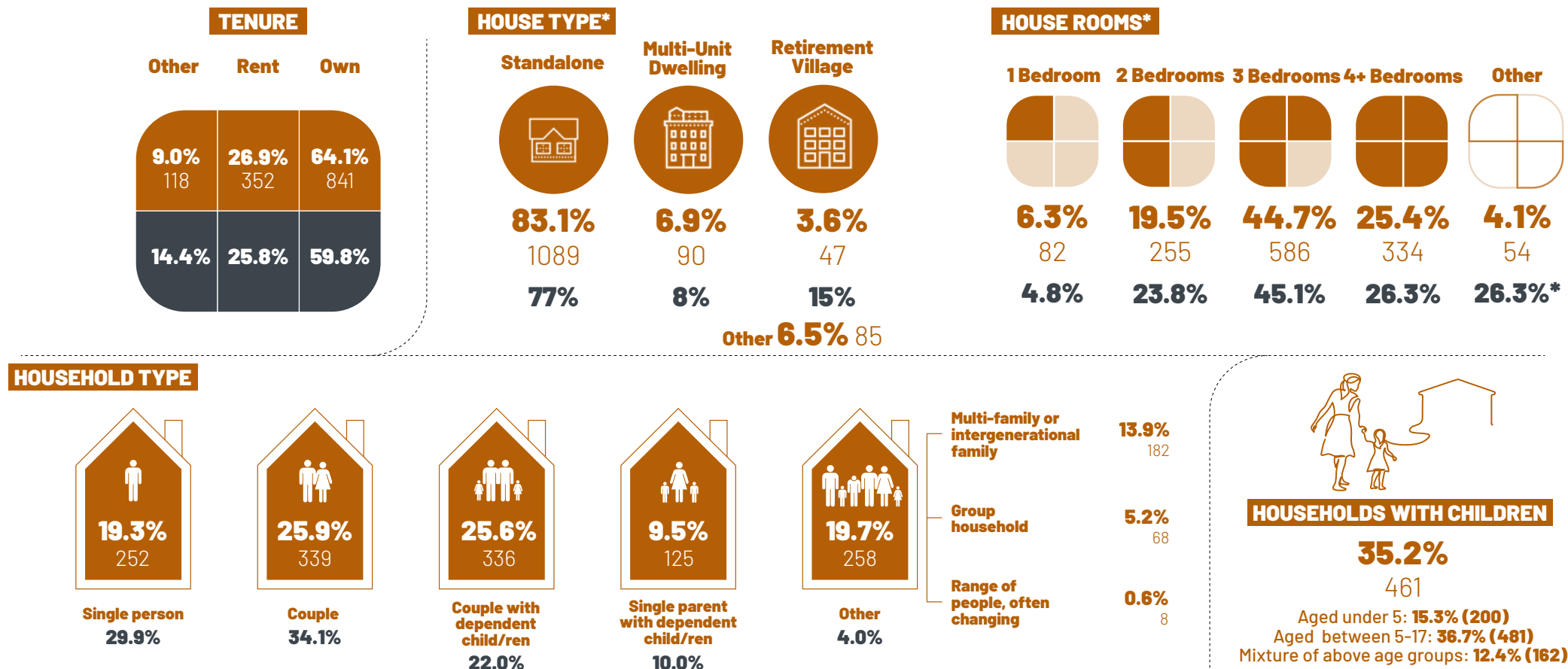


Figure 15. A sample of the community survey advertising material.



## A total of 1311 respondents, representing over 2% of Kāpiti's population.

1169 digital surveys, 142 paper surveys



Housing Survey

StatsNZ/Livingston and Associates Ltd / Community Housing Solutions Ltd

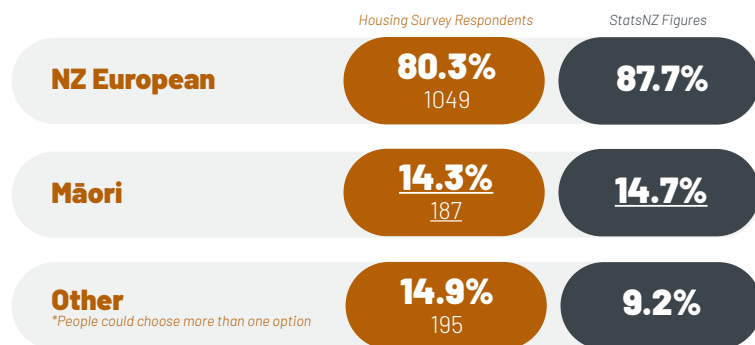
Figure 16. A summary of who participated in the community survey.



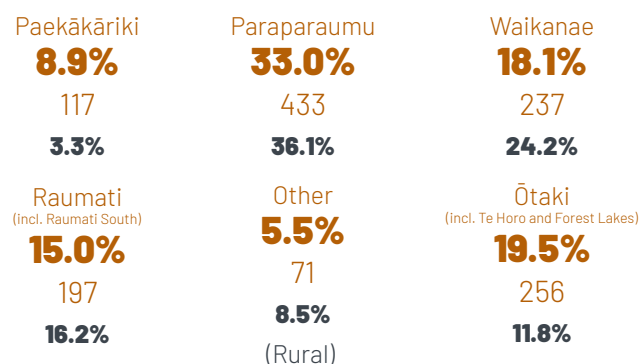
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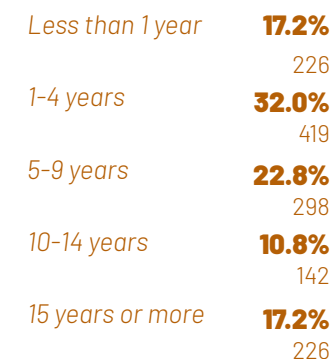
### ETHNICITY



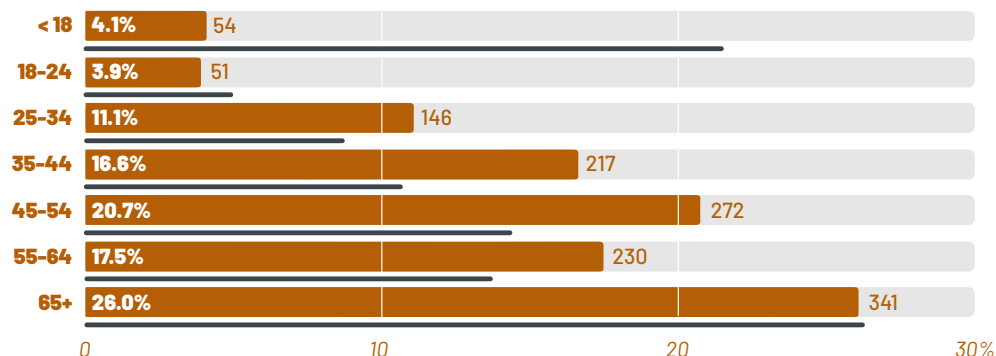
### LOCATION



### TIME IN RESIDENCE



### AGE GROUPS



**618**

Households in which someone identifies themselves, or another member of the household, as being affected by a mental or physical disability

**62.7%**  
822

**FEMALE**

**34.3%**  
450

**MALE**

**3%**  
39

**OTHER**

**53.0%**

**47.0%**

**GENDER**

Housing Survey      StatsNZ/Livingston and Associates Ltd / Community Housing Solutions Ltd

Figure 17. A summary of who participated in the community survey, continued



**VIDEO LINK**

Figure 18. A sample of the community kōrero advertising collateral.

## Community kōrero: How did we reach people?

Key groups were identified through an engagement planning process with Council teams. A communications plan was designed for each category of potential participants and corresponding collateral was developed to promote the sessions as needed. On the left is a sample of the material used.

For the sessions with key service providers and government agencies, Council staff who held the relationships contacted each group to invite them to participate. It is also important to note that the sessions with these groups were designed as community kōrero too, rather than following a more formal interview format, in acknowledgement that the people working in these organisations are part of the community too and we can't disassociate people from their roles and other social connections to place when asking about housing and service provision. This process created a safe environment for open and honest discussions and we are grateful to the participants for this.

## Videos

Council produced seven videos featuring members of the community speaking about their challenges with Housing, or the housing future they hope for. There was also a video compilation of the stories with a strong call to action at the start and end. These were used on Council's social channels as stories as well as on the EngagementHQ page. Those featured in the videos were also asked to share their video to their own networks.



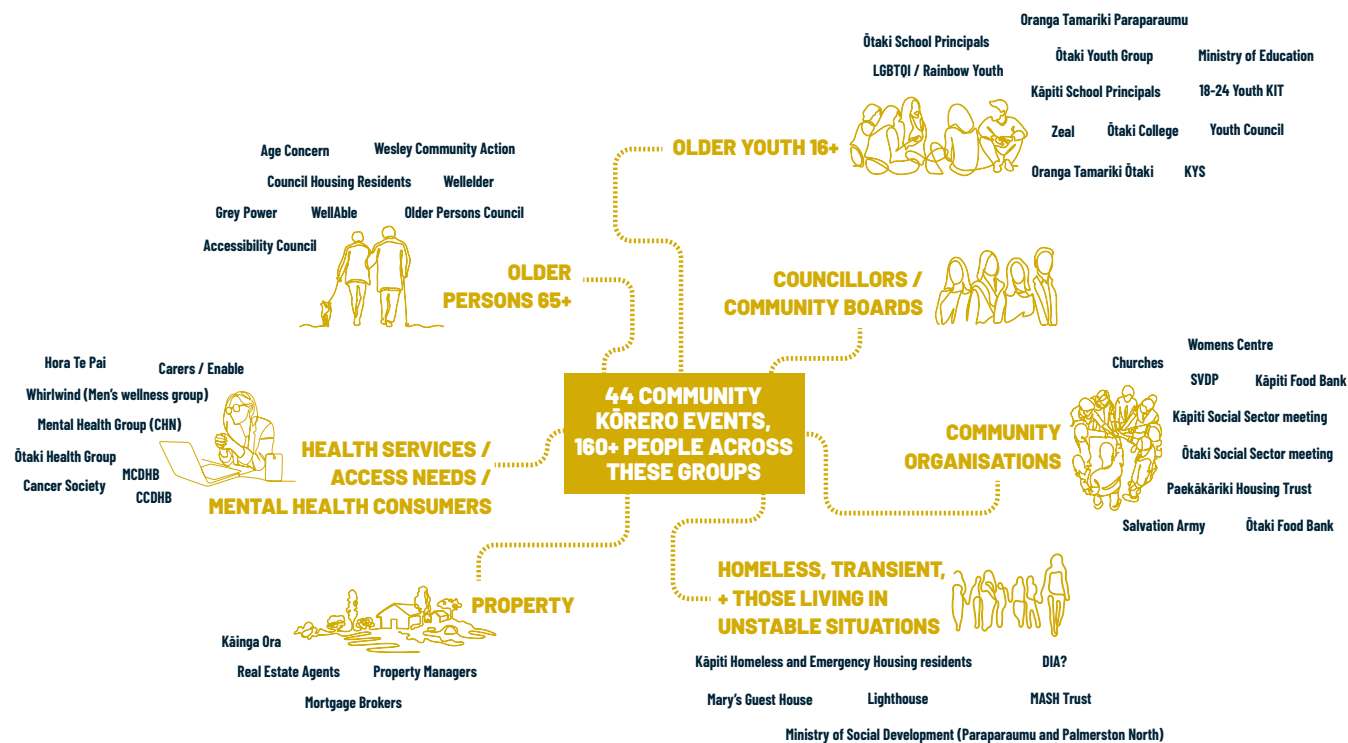


Figure 19. An overview of the groups that participated in the community kōrero events.

## Community kōrero: Who participated?

Community kōrero sessions, focus group style events, were designed to ensure that groups not always well represented in surveys had their voices heard in Kāpiti. A series of sessions were also designed for social and housing service providers.

An engagement plan was developed that carefully considered the ethics of engaging with each group and an information sheet was provided to all participants to outline the scope of the research, and that their involvement would be anonymous and confidential. They could withdraw their participation at any time but none chose to.

Peer-to-peer sessions were designed where appropriate and others were facilitated by Council staff. These sessions also included a careful Covid-19 response in line with Council policy.

The questions for each event were individually developed, with a series being repeated across all groups. A summary document was produced to record each event, so that the conversations could be coded as data. For service provider groups, these documents were all sent to providers for their approval. No changes were made to the notes recorded.

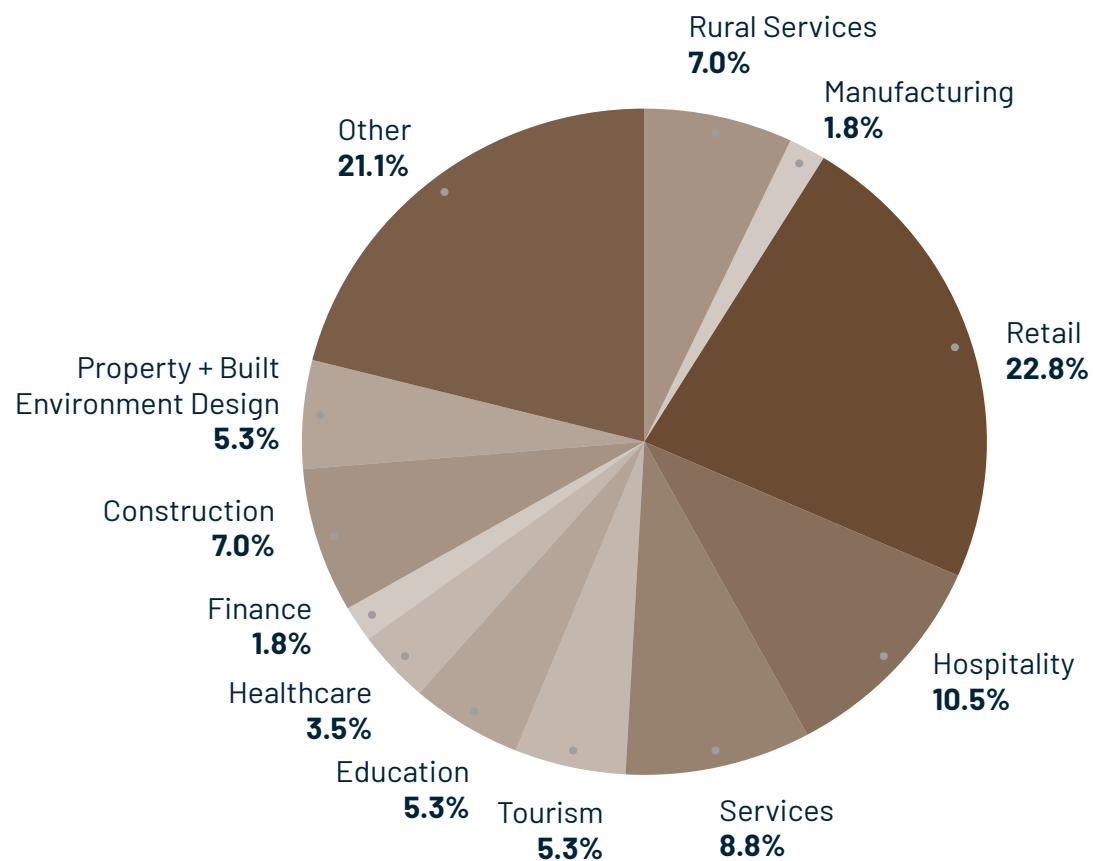


Figure 20. The range of sectors that business survey respondents identified themselves as being from.

## Business survey: Who participated and how did we reach them?

113 businesses participated from across Kāpiti, with 57 businesses answering all closed-ended/ multi-choice questions.

The majority of these businesses are from the retail sector. The majority of these businesses have 3-10 employees.

Businesses were contacted through local business associations and Council's economic development team. A suite of advertising collateral was designed to support the promotion of this survey.



Figure 21. An example of the business survey advertising collateral.

**GLOSSARY** – This glossary defines key terms and concepts relevant to the scope of this report, to support clarity and comprehension.

## GENERAL HOUSING TERMS

**Community Housing Provider (CHP)** – A not-for-profit organisation that provides safe, secure, affordable and appropriate rental housing. These organisations provide, and largely self-fund, housing products and programmes for low-income households.

**Housing choice** – The revealed preferences through people's actual housing market decisions and trade-off behaviour. Housing choice is influenced by the limitations and constraints of the actual housing environment and market conditions people find themselves in.

**Housing continuum** – A linear spectrum that categorises households into cohorts of people, and identifies a range of housing tenures available, on the basis of cost, affordability and/or ownership and management. This can be a visual tool for understanding housing delivery and intervention, illustrating the pathway from insecure housing (homelessness) through to private rental and home ownership.

**Housing demand** – The willingness and ability to purchase a house, or take on another housing tenure. Demand for housing is assessed at national and regional levels to ensure that public housing is provided in the areas that need it the most.

**Housing ecosystem** – An interrelated system that encompasses the affordability continuum, its cohorts, the housing tenures and models that exist in New Zealand and internationally.

**Housing need** – The number and type of houses required, related to household size and population growth. A household is in housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30 per cent or more of its total before-tax income to pay a median rent.

**Housing preferences** – The relative attractiveness of housing, with an aspirational and long-term orientation. Preference is a relatively unconstrained vision of what someone seeks in a house, including longer-term aspirations and desires.

**Housing supply** – The process of creating housing units for households.

**Housing tenure** – The nature of a person's or household's legal right to occupy a dwelling. These legal rights range across rights of use, control and disposal. Rental and home ownership are the most common tenure types in New Zealand.

**Income Related Rent (IRR)** – IRR is a rent that is subsidised by the government to make accommodation affordable for low income households. For qualifying households, an IRR equates to 25% of their net household income, and the government pays the difference up to the market rental rate.

## HOUSING MODELS

**Affordable housing** – A home that a household could occupy for less than 30% of its income, as either renting or purchasing. This includes dwellings available through a housing assistance program that provides for a specified level of below market rent price. Affordable housing includes Assisted Housing.

**Build-to-rent** – A property development model that delivers long-term investment and returns, from purpose-built rental housing managed by a single ownership entity. Build-to-rent provides longer-term security of tenure for rental tenants than is generally delivered by market rentals.

**Cohousing** – An intentional clustering of private homes, with some common facilities and shared neighbourhood life. Cohousing communities are co-developed & co-designed by future residents, then managed and operated by the residents, supported by a hierarchy-free decision-making process. This term is sometimes misunderstood and used to describe the broader range of Community-focused Housing models.

**Community Land Trusts (CLT)** – A shared-ownership tenure model, where ownership of the land and house are separated to provide retained affordability. Occupiers own (or rent) their home but not the land: a long-term ground lease is established for the land. CLT acquire and manage land with the intention of holding it in trust and developing affordable housing and other community amenities.

**Emergency housing** – Temporary accommodation (from overnight to 12 weeks) and support for households who have an urgent need for accommodation, because they have nowhere else to stay or are unable to reside in their usual residence. This is part of the Supported Housing category.

**Housing cooperative** – A form of shared ownership where residents purchase shares in a corporation. In this arrangement, the corporation is the development entity and retains ownership of either the land and housing, or just the housing (with a lease over the land). The residents purchase shares in the corporation, with each share corresponding to a dwelling unit or proportion of the overall roughly equivalent to a single dwelling. Cooperatives can be developed on a single site, or across various (scattered) sites.

**Papakāinga** – A group of houses, three or more, developed as a community on collectively-owned Māori land, to provide housing for people of all ages that have ancestral connections to the land. In a planning context, papakāinga is understood as – any activity which the owners of land held under Te Ture Whenua Māori Act 1993, that is in the traditional rohe of those tangata whenua, shall seek to undertake on their land to sustain themselves. Papakāinga may include (but not be limited to) residential, social, cultural, economic, conservation and recreation activities, marae, wāhi tapu and urupā.

**Progressive ownership** – A collection of housing models which offer alternative entry into home ownership by reducing the financial burden of entry associated with market home ownership. Progressive Ownership can be categorised as subsidy retention or shared appreciation. This is an umbrella term which includes shared equity and rent-to-own.

**Property collectives** – A joint venture which allows groups of people to collectively design, finance and develop a series of homes. At the completion of the development, homes are generally owned individually by households in the joint venture, with no on-going collective responsibility.

**Public housing** – Rental properties owned (or leased) and managed by the state, Kāinga Ora (formerly HNZ), or a Community Housing Provider, that can be tenanted by people who are eligible for public housing. Also known as social housing or state housing (specifically housing provided by the state).

**Rent-to-own** – A housing model administered by a third party, Trust, or corporation where tenants rent for a predetermined period (e.g. 5 years), before they are offered the opportunity to wholly or partially purchase the property at or below market value. Restrictions are usually placed on the property to ensure affordability is retained for future households. This is a type of Progressive Ownership.

**Shared equity** – A housing tenure arranged between a Trust, Incorporation and/or third party, and an individual household, that share in the ownership and cost of housing, at a price point the household can afford. Shared Equity can also be called ‘Co-Ownership’ or ‘Shared Ownership’. This is a type of Progressive Ownership.

**Supported housing** – A support programme that provides short-term subsidised housing and related support services for households with acute housing needs. Supported housing aims to help people gain safe and secure housing and offers them support to gain independence in their community. This category on the housing continuum includes emergency and transitional housing, and is sometimes referred to as Assisted Housing.

**Transitional housing** – Short-term housing (12 weeks on average) and social services for people with an immediate housing need while support is put in place to transition them into sustainable public or private housing on a long-term basis. This is part of the Supported Housing category.

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**Research disclaimer:**

Many results in this report are not official statistics. They are the result of a community survey, community kōrero sessions (a type of focus group), and iwi-led research.

Any opinions, findings, recommendations, and conclusions expressed in this report, other than those shared by the community and iwi, are those of the authors, not Kāpiti Coast District Council.

Careful, ethical consideration has been given to the privacy, security, and confidentiality issues associated with using the data and information gathered and in sharing people’s voices and experiences with the utmost respect. All names attributed to the personas are fictional, despite the scenarios being based on stories shared during the community kōrero. Names associated with any quotes and service provider or government agency feedback have also been removed.



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