

Pathways to Equity and Wellbeing: Taking Action for Systemic Change.

Complex Community Concern:
Rental and Emergency
Housing—2025



Impact Collective

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Whakataukī

Ko te whare e hanga te tangata

*The house builds the people, and the people build
the house.*

This whakatauki emphasises the reciprocal relationship between people and their environment, specifically in the context of housing. It highlights the idea that the “house” (whare) builds and shapes the people, and conversely, the people construct and maintain the “house”.

Our Manutaki



This design is based around the manutaki, the lead bird that guides the flock in a triangle formation during migration, the manutaki is supported and protected by rest of the flock.

This represents working together in unison for a common purpose.

Above the manu is the design known as manaia which can be used as a human form side profile of a face this represents unity of two people coming together, this forms koruru/whetu a face, this represents being transparent.

The design above the manaia/koruru is a design known as paakura it symbolises the rae of spiritual essence or spiritual belief it also represents the footprint of pukeko and is about being cautious knowing your surroundings, your environment before making decisions.

On the side of the bird's wings are two more manaia in a bird form that relates to interconnectedness our relationship with each other.

Next to this is a design known as whakarare this represents change and a new direction.

The harakeke/weave is about intergenerational relationships, it also symbolises binding of the kōrero or kaupapa.

At the bottom of the wing is a design known as pikopiko/koru this represents new beginnings and also represents nga tangata people/community.

Te Tiriti o Waitangi— Our Commitments

The Impact Collective is committed to being responsive to Māori as tangata whenua and recognise Te Tiriti o Waitangi as Aotearoa New Zealand's founding document. The principles of Te Tiriti o Waitangi, as articulated by the Waitangi Tribunal and the New Zealand Courts provides a framework for how we are to fulfil our obligations under Te Tiriti on a daily basis. More recently, as outlined by the Ministry of Health, in 2019, the Hauora Report articulated five principles for primary care that are applicable to not only the wider health care system, but also to any person, organisation or Crown Agency working with Māori in our communities.

These principles are articulated as:

- **Tino rangatiratanga:** The guarantee of tino rangatiratanga, which provides for Māori self-determination and mana motuhake in the design, delivery, and monitoring of community services.
- **Equity:** The principle of equity, which requires the Crown to commit to achieving equitable outcomes for Māori. This is achieved through breaking down barriers and enabling equity of access to ensure equality of outcomes.
- **Active protection:** The principle of active protection, which requires the Crown to act, to the fullest extent practicable, to achieve equitable outcomes for Māori. This includes ensuring that it, its agents, and its Treaty partner, are well informed on the extent and nature of both Māori wellbeing outcomes and efforts to achieve Māori wellbeing equity.
- **Options:** The principle of options, which requires the Crown to provide for and properly resource kaupapa Māori services. Furthermore, the Crown is obliged to ensure that all services are provided in a culturally appropriate way that recognises and supports the expression of Te Ao Māori models of service delivery.

- **Partnership:** The principle of partnership, which requires the Crown and Māori to work in partnership in the governance, design, delivery, and monitoring of community services. This includes enabling Māori to express Tino Rangatiratanga over participation in governance, design, delivery, and monitoring of community services.

For the members of the Impact Collective, it is important that we enable the principles to guide our mahi. The purpose of the current mahi is to provide community level insights and intelligence to enable communities to partner on the development of services to create positive impacts for the people throughout the community. These services should focus on addressing equity of access to services in a manner that is consistent with tino rangatiratanga, active protection in the co-design, provide options to ensure culturally appropriate services and developed through a solutions focused, community-led partnership approach.

Acknowledgements

We’ve been privileged to collaborate with a number of individuals, organisations, and partners who have informed and supported the mahi of the Impact Collective. We extend our heartfelt thanks to each of them below:

Community Organisations

We engaged with over 400 individuals, representing approximately 130 organisations across four regions. These interactions have been crucial in ensuring that our work is grounded in the community voice and reflects the real, everyday experiences of those within each community. Their willingness to share their stories, challenges, and successes has not only enriched our understanding but has also underscored the importance of our collective efforts towards improving equity and wellbeing for all.

DOT Loves Data

Our data partner, DOT Loves Data, boasts an incredibly talented team of data scientists and data engineers specialising in building simple, smart, and beautiful data visualisation tools. They have been instrumental in creating the Community Compass Data Dashboard, allowing us to have a single source of truth to gather data insights for various communities across Aotearoa. They have also played an integral role in supporting and advising our team as we endeavour to bring together the data insights with stories from the community.

The Impact Collective Charitable Trust

The Impact Collective established the Impact Collective (2020) Charitable Trust in November 2022. We would like to thank those that stood up as trustees, and those who continue to support the mahi through leadership, advice and significant funding contributions. The Impact Collective maintains its charitable kaupapa by continuing to provide these essential community level intelligence reports, free of charge, to the communities that have allowed us to share the taonga of their stories.

Blindspot New Zealand

Blindspot New Zealand Limited is a specialist consulting company that was established in 2021. Blindspot Consulting continues to work closely with the Impact Collective to ensure the delivery of community level intelligence reports through systems strategy, community engagement, governance and thematic analysis support. We would like to thank the team from Blindspot New Zealand Limited for your continued dedication to enabling a better informed Aotearoa New Zealand.



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Definitions and Acronyms

Accommodation Supplement – A weekly payment from the New Zealand government to help eligible people with their rent, board, or housing costs.

Affordable Housing – Housing that costs low- to moderate-income households no more than 30% of their income, allowing them to meet other essential living costs like food, transport, and healthcare.

Ancestral Lands – Lands that Indigenous peoples are connected to through lineage and heritage, often carrying spiritual, cultural, and historical significance passed down through generations.

Aotearoa – The Māori name for New Zealand, often translated as “Land of the Long White Cloud.”

Bias – A tendency to favor or disadvantage certain people, groups, or ideas in a way that is often unfair, whether consciously or unconsciously.

Building Code 1978 – New Zealand’s first nationally consistent set of building regulations, introduced to replace varying local council bylaws. It set minimum standards for construction, but many homes built under this code lack the insulation, ventilation, and moisture protection required by modern codes.

Building Code 1992 – The current set of performance-based building regulations in New Zealand, introduced under the Building Act 1991. It sets functional requirements for buildings (e.g., durability, safety, energy efficiency) rather than prescribing specific materials or methods, allowing for flexibility in how standards are met.

Bureaucracy – A system of rules and processes used to manage large organisations, often seen as complex or slow-moving.

Co-design – A collaborative approach to designing solutions or systems, where stakeholders, especially end users, actively contribute throughout the process.

Collective Identity – A shared sense of belonging to a group, shaped by common values, culture, history, or experiences that connect individuals to a wider community.

Colonisation – The process by which a foreign power takes control of land, resources, and people, often displacing Indigenous populations and imposing new political, economic, and cultural systems.

Community Compass Data Dashboard – A digital tool by Dot Loves Data for visualising quantitative data.

Community Housing Providers (CHPs) – Non-government organisations in New Zealand that provide affordable rental housing to people in need, often with wraparound support services.

Community-Led – Approaches or initiatives driven by the community itself.

Complex Community Concerns – Also known as systemic challenges, systemic issues, or wicked problems.

COVID-19 – An acute disease caused by a coronavirus, characterised by fever, cough, and potentially severe complications, especially in the elderly or those with underlying health conditions.

Cultural Identity – A person’s sense of belonging to a cultural group, shaped by shared language, values, traditions, ancestry, and connection to place.

EHSNG (Emergency Housing Special Needs Grant) – A short-term payment from the Ministry of Social Development to help people with urgent housing needs pay for temporary accommodation, usually in motels.

Emergency Housing – Short-term accommodation provided to people in urgent need who have no other housing options, often arranged through government or community services.

Equity – Ensuring fairness by addressing systemic barriers so everyone has equal opportunities to thrive.

Equity and Wellbeing Profiles – Reports created by the Impact Collective Charitable Trust that present data on equity and wellbeing within regions of Aotearoa New Zealand.

Ethics – Moral principles that govern decision-making and behaviour, ensuring fairness, respect, and responsibility.

Evidence-based – Relying on systematically collected data, research, and proven outcomes to guide decisions, policies, or practices.

Good Mahi Stories – Positive examples of impactful work and initiatives that exist within Aotearoa New Zealand.

Gross Domestic Product (GDP) – Gross Domestic Product, the total value of goods produced and services provided in a country during one year.

Hāpu – The Māori term for ‘sub-tribe’ which consists of extended whānau (families) descended from a common ancestor.

Harakeke – A native New Zealand flax plant.

Hauora – The Māori word for ‘health and wellbeing’ encompassing physical, mental, social, and spiritual dimensions.

Homelessness – In New Zealand, homelessness includes people without safe, secure and adequate housing. This includes rough sleeping, temporary accommodation, overcrowding and living in unsuitable places.

Housing Stability – The ability to remain in the same home over time, without frequent, unplanned, or forced moves. It reflects consistent access to housing that is secure and not at immediate risk of disruption.

Housing Supply – The total number of homes available in the housing market, including new builds, existing homes, and available rentals.

Human Dignity – The recognition and respect of every individual’s inherent worth and value, regardless of their circumstances.

Insulation – Material used in walls, ceilings, and floors to reduce heat loss or gain, helping to keep homes warm in winter and cooler in summer.

Interest Rates (Housing Specific) – The percentage charged on home loans or mortgages. Higher interest rates increase mortgage repayments, making it harder to buy or keep a home, and may lead landlords to raise private rental costs.

Intersectionality – The interconnected nature of social identities, such as race, gender, and class, that can create overlapping systems of discrimination or privilege.

Interventions – Targeted actions designed to address specific issues or improve outcomes for individuals or groups.

Iwi – The Māori term for ‘extended kinship group, tribes’ based on whakapapa (genealogy).

Kai – The Māori word for ‘food’

Kaitiakitanga – The Māori principle of ‘guardianship, stewardship, trusteeship’.

Land Air Water Aotearoa (LAWA) – Land Air Water Aotearoa, a New Zealand initiative that provides comprehensive environmental data and information on the quality of the country’s land, air, and water, helping to inform decision-making and promote environmental sustainability.

LGBTQIA+ – An acronym referring to Lesbian, Gay, Bisexual, Transgender, Queer/Questioning, and other gender and sexual identities.

Definitions and Acronyms

Living Standards Framework (LSF) – A Treasury tool in New Zealand measuring wellbeing across social, economic, and environmental domains.

Mahi – The Māori word for ‘work, do, perform, make, accomplish’

Mana – The Māori word for ‘prestige, authority, control, power, influence, status, spiritual power, charisma’.

Mana Motuhake – A Māori term for ‘autonomy, self-government, self-determination, independence, sovereignty, authority’.

Mana-enhancing – Practices or actions that uphold and strengthen an individual’s or group’s mana (dignity, respect, and authority).

Manaakitanga – The Māori concept for ‘hospitality, kindness, generosity, support’.

Manutaki – A leader or guide, often in a cultural or organisational context, providing direction and support.

Māori – Indigenous person/people of Aotearoa New Zealand.

Marae – A sacred meeting ground and communal facility for Iwi, Hapū or Whānau.

Marginalisation – The process by which individuals or groups are excluded or disadvantaged due to systemic inequities or discrimination.

Non-Government Organisation (NGO) – Non-Government Organisation, a non-profit organisation that operates independently of government control, typically focused on addressing social, environmental, or humanitarian issues.

OECD (Organisation for Economic Co-operation and Development) – A forum where the governments of 37 democracies with market-based economies collaborate to develop policy standards to promote sustainable economic growth.

Our regions – The geographical areas of Whanganui, Rangitīkei, Ruapehu, and South Taranaki.

Overcrowding – When a home does not have enough bedrooms for the people living in it. Definitions often include when there are more than two people per bedroom or children of different sexes over five sharing a room.

Owner-occupied – A home that is lived in by the person or people who own it, rather than being rented out to tenants.

Pākehā – The Māori word for ‘English, foreign, European’.

Private Rental – Housing rented from a private landlord or property management company, usually at market rates and covered by the Residential Tenancies Act.

Public Housing – Government-funded rental housing for people on low incomes or with high housing need, usually provided through Kāinga Ora or community housing providers. Sometimes called state housing.

Qualitative Data – Non-numerical information collected through observations, interviews, or narratives, capturing in-depth insights.

Quantitative Data – Numerical information collected through measurements or surveys, often used for statistical analysis.

Retaliatory – A response to harm or wrongdoing, typically intended to punish or get back at someone.

Rohe – The Māori word for ‘boundary, district, region, territory’.

Tangata whenua – The Indigenous people of Aotearoa New Zealand, Māori, who hold ancestral connections to the land.

Taonga – The Māori term for ‘property, goods, possession’.

Te Ao Māori – The Māori worldview.

Te Reo Māori – The Māori language.

Te Tiriti o Waitangi – The Treaty of Waitangi, New Zealand’s founding document, establishing relationships between Māori and the Crown.

Tenancy Agreement – A legal contract between a landlord and tenant that outlines the terms and conditions of renting a property, including rent amount, responsibilities, and duration of the tenancy.

Tenancy Tribunal – A specialist tribunal in New Zealand that resolves disputes between landlords and tenants, including issues related to rent, repairs, bond refunds, and breaches of tenancy agreements.

Tenant – A person who rents and lives in a property owned by someone else, usually under a tenancy agreement.

The Big Five – The five most pressing community concerns identified by the Impact Collective Charitable Trust, including Secondary Education, Financial Health and Employment, Mental Health and Wellbeing, Rental and Emergency Housing and Family Harm.

Tikanga – The Māori term for ‘correct procedure, custom, practice’, encompassing protocols, values, and practices unique to each Iwi or Hapū.

Tino rangatiratanga – The Māori term for ‘self-determination, sovereignty, autonomy, self-government’. It is a fundamental principle of Te Tiriti o Waitangi, asserting Māori authority over their lives, resources, and futures.

Treasury Living Standards (TLS) – A framework developed by the New Zealand Treasury to assess wellbeing across economic, social, and environmental dimensions.

Tūrangawaewae – A Māori term for ‘where one has the right to stand’.

Universal design standards – Guidelines for creating buildings, products, and environments that are accessible, usable, and inclusive for all people, regardless of age, ability, or background.

Usual resident population – Refers to the people who normally live in a particular area in New Zealand, regardless of where they are on census night.

Wairua – A Māori term for ‘spirit, soul’.

Wellbeing – A holistic measure of an individual’s health, happiness, and quality of life across multiple dimensions.

Whakapapa – A Māori term for ‘genealogy’ or ‘lineage’, a core concept in Māori culture connecting people to their ancestors, community, and land.

Whakatauki – A Māori term for ‘proverb, significant saying’.

Whakawhanaungatanga – The process of building relationships and connections, often through shared experiences and mutual respect.

Whānau – The Māori word for ‘family’

Whānau Ora – A Māori health and wellbeing approach focusing on family-centred solutions and outcomes.

Whenua – The Māori word for ‘land’.

Wrap-Around Services – Comprehensive, coordinated services designed to support individuals by addressing multiple aspects of their wellbeing.

The Impact Collective

Operational Team



Tēnā koutou katoa
Ko Kōtirana te whakapaparanga mai engari
Ko Ahuriri te whenua tupu
Ko Ahuriri te kāinga
Kei Te Awahou au e noho ana
Ko Steve Carey tōku ingoa
Tēnā tatou katoa

Steve Carey
Executive Director

A compelling sense of commitment to the community, to inspire, to acknowledge, to enable has driven the Impact Collective to support the removal of organisational and territorial boundaries to ensure positive impact for change is made possible. Bringing extensive experience in community engagement, authentic co-design principles has enabled the Impact Collective to deliver the presentation of data and people insights in a way that is mana enhancing for the people throughout the rohe.

Having worked in both public and private sector, I understand the importance of enabling those with lived experience and those who reside in the community to have a voice and be supported to remove the power imbalance in decision making. Only then can we enable communities to thrive.



Ko Ruahine te Pai Maunga
Ko Rangitikei te Awa
Ko Tākitimu te Waka
Ko Ngāti Hauiti tōku Iwi
No Whanganui ahau

Caleb Kingi
Creative Director

I'm a cinematographer based in Whanganui. My craft has allowed me to travel over Aotearoa and the world shooting for a range of govt organisations, SME's, NGO's, brands and individuals.

I have a passion for telling stories that bring positive change to people, communities and organisations. I love the place I call home, it's my place of belonging and I feel privileged being connected to the whenua and the people.



Ko Whakarara te Maunga
Ko Wainui te Moana
Ko Mataatua te Waka
Ko Ngāpuhi tōku Iwi
No Te Tai Tokerau ahau

Briar Goldie
Senior Systems Strategist

I am a community-based researcher and strategist, but above all, a listener. My journey has taken me through roles in user experience design, customer experience, and community-based research, all rooted in my commitment to uplifting people's voices to drive meaningful change. Now, my work and heart lie in creating spaces for people to share their stories and experiences.



Ko Ruapehu tōkū Maunga
Ko Whanganui tōkū Awa
Ko Aotea tōkū Waka
Ko Te Āti Haunui a Pāpārangi rāua
ko Ngā Rauru Kiitahi oku Iwi
No Whanganui ahau

Dayna Stevenson
Systems Strategist

As an experienced researcher with a passion for community engagement, I am privileged to use community voices and lived experiences to shape the transformative work we do at the Impact Collective.

By actively listening to the community and their needs in all aspects of my work, I am able to provide valuable insights, strategies, and outcomes. These contributions not only align with my personal values but also resonate with the collective goals of our team.

Dedication to equity and wellbeing is at the heart of what we do, guiding us as we strive to create empowering, meaningful and sustainable impact in the communities we serve.



Tēnā koutou katoa
Nō Peretānia ōku tūpuna
I whānau mai au i Whanganui
I tipu ake au i te Waikato
Kei Te Papaioea au e noho ana
Ko Hayden Pritchard tōku ingoa
Tēnā tātou katoa

Hayden Pritchard
Systems Support

I am an experienced researcher with a passion for primary health and community wellbeing. While my mahi began in traditional academic settings, my career has shifted toward roles focused on improving access to primary health care. I bring experience in research analysis and health system design, guided by a belief that combining the voice of our communities with the best available evidence creates the opportunity to drive meaningful change.



Tēnā koutou katoa
Ko Aerana te whakapaparanga mai engari
Ko Te Papaioea te kāinga
Kei Te Papaioea au e noho ana
Ko Josh Ace tōku ingoa
Tēnā tatou katoa

Josh Ace
Senior Designer

I am an experienced graphic designer based in Palmerston North with 10 years in the industry. I enjoy the challenge of telling stories visually and have been lucky enough to have undertaken a wide scope of work with various companies throughout Aotearoa.

All of the skills learnt from those endeavours will serve me well in the exciting future opportunities and mahi with the Impact Collective Team.

“A home is more than a structure, it anchors us to our communities, our aspirations, and our sense of worth. When housing is unstable, so too is everything built upon it. To strengthen whānau, we must first strengthen the foundations they stand on.”

Steve Carey
Executive Director - Impact Collective



Our Kaupapa

For our people, our whenua and our communities. Working together to gather data and people insights across our region to inform and support the best actions to improve equity and wellbeing for all of our people.

Our Principles

Unite together

Breaking down silos and developing genuine and enduring relationships between communities and organisations.

Listen together

Listening and emphasising to ensure everybody within our communities have an opportunity to share their knowledge and lived experiences.

Act together

Working collaboratively to uncover and take action on collective insights, knowledge and experiences.

Our Promises

- 1 **We strive to create equity and wellbeing for all.** - Through breaking down traditional organisational and territorial boundaries and focusing on our communities holistically, the Impact Collective strives to enrich foundational data with people’s lived experiences in order to support the co-design of pathways and initiatives across our region that will create positive and enduring impact for all.

We seek to shift from viewing our communities solely in terms of health, wealth, access, or vulnerability, to viewing it in terms of the whole person and their whānau – a mana-enhancing approach.

- 2 **We serve our people, our whenua and our communities.** - We are for all individuals, communities and organisations, should they be tangata whenua, tūrangawaewae to the region, or align to the purpose of the Impact Collective.
- 3 **We utilise a collective response** - In response to the goals and aspirations of our communities, the Impact Collective will seek not only the data, but also the real-life stories and lived experiences that sit behind it. The data is just our starting point – the stories will provide us with a wealth of insight and the ‘why’.

Together, these provide the foundation for us to craft truly collective insights representative of what matters most to our communities.

Our Communities

On the facing page, we highlight the communities across Aotearoa New Zealand where we’ve had the opportunity to engage deeply and complete comprehensive Equity and Wellbeing Profiles. These profiles represent our ongoing commitment to understanding and capturing the unique strengths and opportunities of each community. As we move forward, our aim is to expand this valuable work, creating profiles for more communities throughout Aotearoa to enrich our collective understanding.

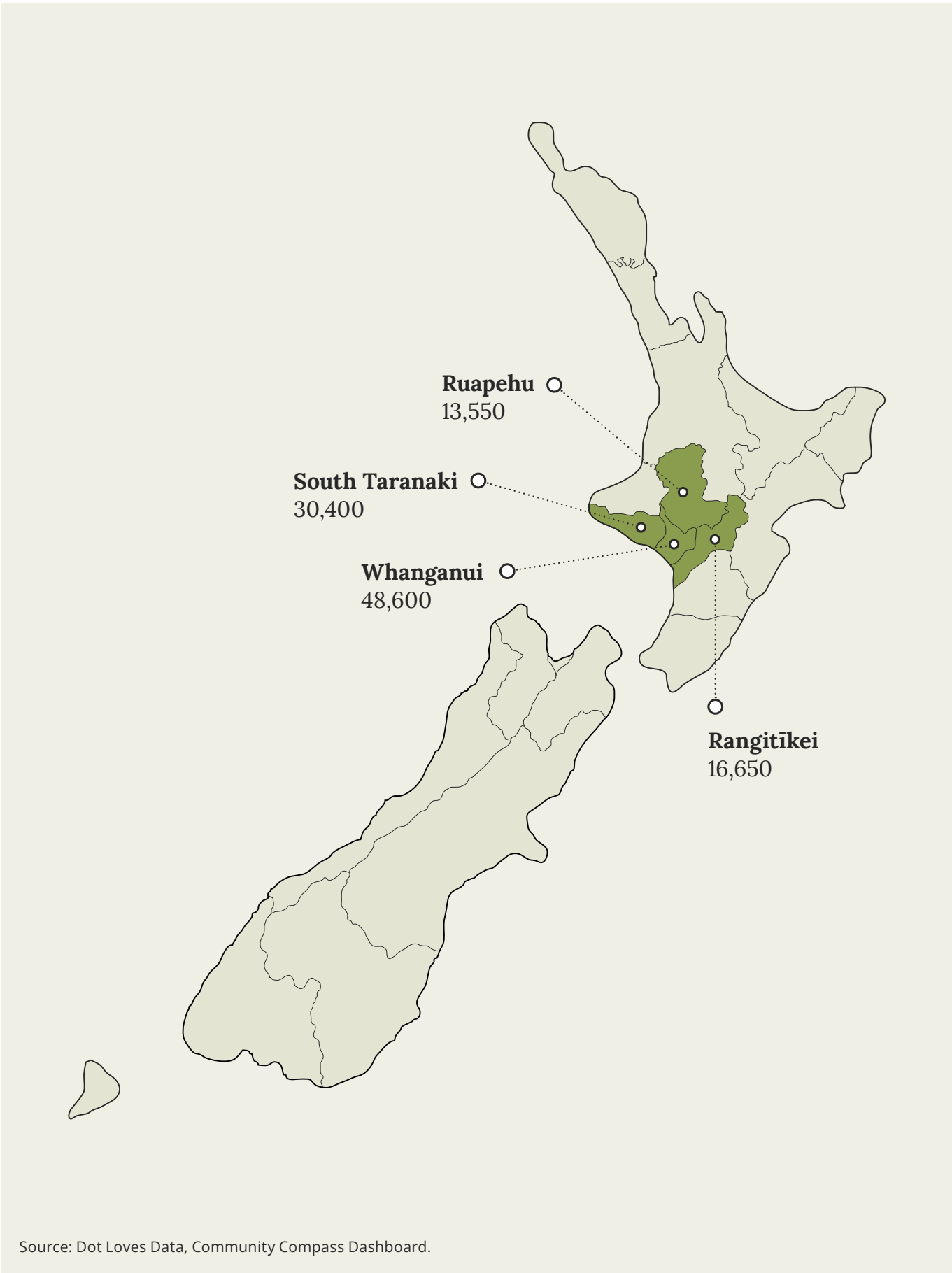


Figure 1 - Snapshot of Communities Engaged by Impact Collective.

Executive Summary

Pathways to Equity and Wellbeing: Taking Action for Systemic Change -- Rental and Emergency Housing presents a comprehensive examination of one of Aotearoa New Zealand’s most pressing social challenges. Through the integration of data insights, community voices, and national research, this report illuminates the complex landscape of housing insecurity that affects hundreds of thousands of people across our nation.

The housing crisis in Aotearoa extends far beyond simple supply and demand economics. It represents a fundamental challenge to human dignity, community wellbeing, and social equity. Our research reveals a system under severe strain, where rental availability has reached crisis levels, emergency housing resources are insufficient, and many whānau are forced into substandard, overcrowded, or precarious living situations. The impact falls disproportionately on Māori, Pacific Peoples, disabled people, elderly renters, and low-income families—communities already navigating multiple systemic barriers.

At the heart of this crisis lies a critical shortage of affordable, quality rental housing. Community insights paint a stark picture: properties receiving hundreds of applications, families doubling up in unsuitable spaces, and essential workers unable to live in the communities they serve. The research demonstrates how housing instability creates cascading effects across health, education, employment, and family wellbeing, with children bearing a disproportionate burden of the consequences.

The quality of available housing presents equally concerning challenges. Despite the introduction of Healthy Homes Standards, many renters continue to live in cold, damp, or poorly maintained properties. The gap between compliance and liveability remains significant, with tenants often reluctant to advocate for improvements due to fear of rent increases or eviction. This power imbalance undermines the effectiveness of existing protections and perpetuates substandard living conditions.

Emergency housing, designed as a temporary safety net, has become a long-term reality for many whānau. The research reveals how inadequate supply, strict eligibility criteria, and the over-reliance on motel accommodation create additional trauma and instability. The absence of clear pathways from emergency housing to permanent, secure homes traps people in cycles of uncertainty and prevents them from rebuilding their lives with dignity.

Yet within these challenges lies significant opportunity for transformative change. The report identifies pathways forward, ranging from immediate policy interventions to long-term systemic reforms. These include strengthening rental policies to support tenants, promoting inclusive housing design, enabling shared ownership models, and ensuring wraparound support services that address the interconnected nature of housing with health, employment, and social wellbeing.

Central to meaningful progress is the recognition of housing as a fundamental human right, not merely a commodity. This shift in perspective demands accountability from all levels of government, genuine partnership with Māori as tangata whenua, and the elevation of community voices in designing solutions. The research highlights successful interventions both nationally and internationally, demonstrating that with political will, adequate resourcing, and sustained commitment, significant improvements in housing outcomes are achievable.

The economic case for action is compelling. Research cited in the report shows that every dollar invested in improving housing conditions generates substantial returns through reduced healthcare costs, improved educational outcomes, and enhanced community productivity. The Healthy Homes Initiative alone is estimated to prevent \$30 million in healthcare costs over three years, while the broader social and economic benefits of housing stability extend far beyond direct health savings.

Community-led solutions emerge as a particularly promising avenue for change. The report showcases innovative iwi housing developments, successful community housing providers, and grassroots initiatives that demonstrate the power of local knowledge and cultural responsiveness in addressing housing challenges. These examples point toward a future where housing solutions are co-designed with communities, respect cultural values, and address the specific needs of each rohe.

The path forward requires unprecedented collaboration across sectors, sustained political commitment that transcends electoral cycles, and a fundamental reimagining of how we approach housing policy in Aotearoa. It demands recognition that housing security is essential infrastructure for human flourishing, just as vital as roads, power, or water systems.

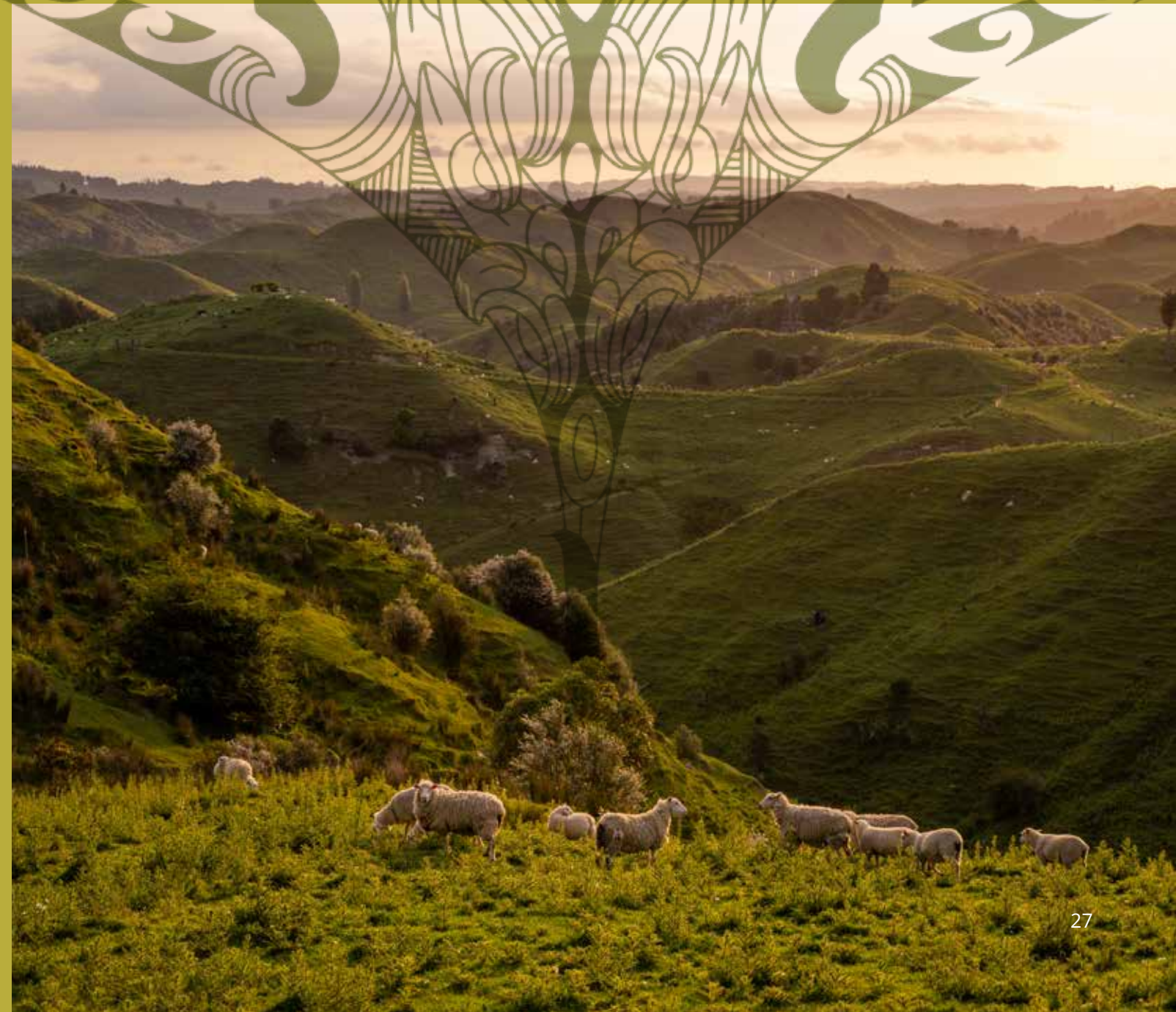
Whaowhia te kete mātauranga.
Fill your basket of knowledge.

Disclaimer and Acknowledgement of Research Scope

As we navigate the complexities of rental and emergency housing, it is crucial to acknowledge that this report serves merely as an entry point into a much broader conversation. While we strive for accuracy and depth, we acknowledge our role as facilitators of conversation rather than experts in the field. This report, derived from a high-level analysis of data, literature and community insights, underscores the need for further research and deeper investigation. Such efforts are essential to fully comprehend the complexity of the issue and to develop effective, informed actions for addressing education-related disparities in Aotearoa New Zealand.

We therefore invite our readers to approach this report not just as a collection of insights, but as an open call for further inquiry, discussion, and action.

Context Framing



Our Equity and Wellbeing Framework



Figure 2 — Impact Collective Equity and Wellbeing Framework.

Think global, align national, act local.

In order to identify opportunities and measure outcomes within our communities, we have developed a three-tier framework encompassing global, national, and local equity and wellbeing frameworks.

Together, these provide us with over 150 individual indicators with which we can measure equity and wellbeing – acting as a benchmarking tool to begin to explore data insights within our region and identify priority areas that we will seek to understand in much more detail.

The purpose of this combination of global, national, and local frameworks is to ensure that we encompass all elements of equity and wellbeing. While the goals of each can be individually interpreted, each goal has a relationship with all other elements - as such, we have designed the framework to represent the most logical alignments.

Whānau Ora Goals

Whānau Ora is an innovative approach to improving whānau wellbeing that puts whānau at the centre of decision making. The Whānau Ora approach focuses on the whānau as a whole and addresses individual needs within the context of the whānau. Whilst this is a National Framework, the focus on individuals and whānau as its core tenant has inspired the Impact Collective to place these goals at the heart of our framework.

Whānau are supported to identify the aspirations they have to improve their lives and build their capacity to achieve their goals. Iwi and the Crown have agreed to a shared Whānau Ora Outcomes Framework to guide their work to improve outcomes for whānau.

The Outcomes Framework confirms that Whānau Ora is achieved when whānau are self-managing, living healthy lifestyles, participating fully in society, confidently participating in Te Ao Māori, economically secure and successfully involved in wealth creation, cohesive, resilient and nurturing and responsible stewards of their natural and living environments.

Treasury Living Standards

The Living Standards Framework (LSF) represents a perspective on what matters for New Zealanders’ wellbeing, now and into the future. It is a flexible framework that prompts our thinking about policy impacts across the different dimensions of wellbeing, as well as the long-term and distributional issues and implications.

Updated in October 2021, the LSF consists of three levels - Wealth of Aotearoa New Zealand, Our Institutions and Governance and Our Individual and Collective Wellbeing. Level One, Our Individual and Collective Wellbeing, includes 12 domains that have been shown to be important for the wellbeing of both individuals and collectives, such as families, whānau and communities of place, identity and interest. Level Two, Our Institutions and Governance, refers to formal rules, informal norms, and the formal and informal organisations those rules and norms are embedded within.

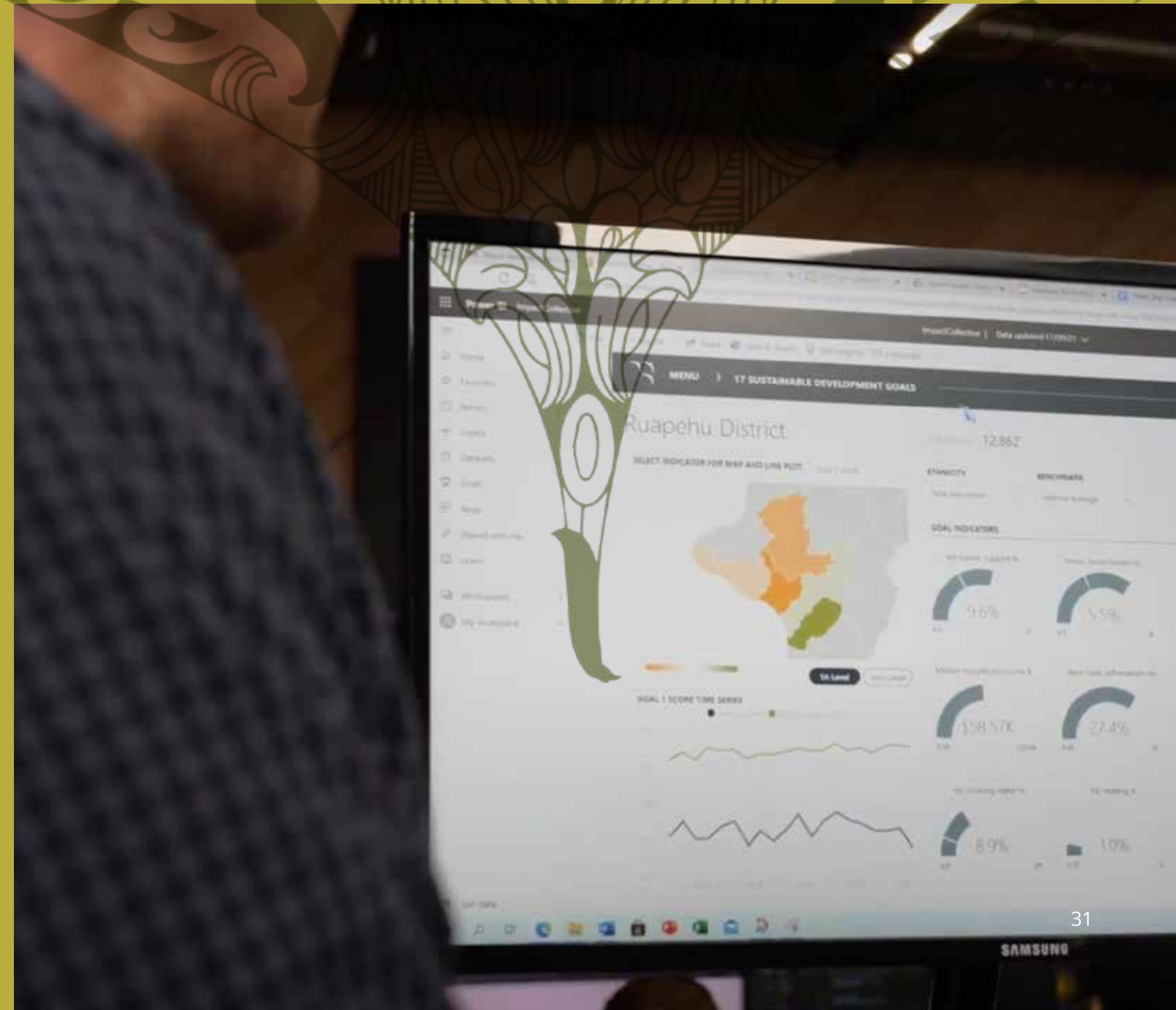
Institutions are often nested in complex relationships. Level Three, outlines the four categories of Wealth of Aotearoa New Zealand; natural environment, financial and physical capital, social cohesion and human capability. These categories recognise that wealth generation in Aotearoa New Zealand is not limited to the historical categorisation of ‘GDP’, but rather the wider determinants of wealth creation - including our people and our environment.

United Nations 17 Sustainable Development Goals

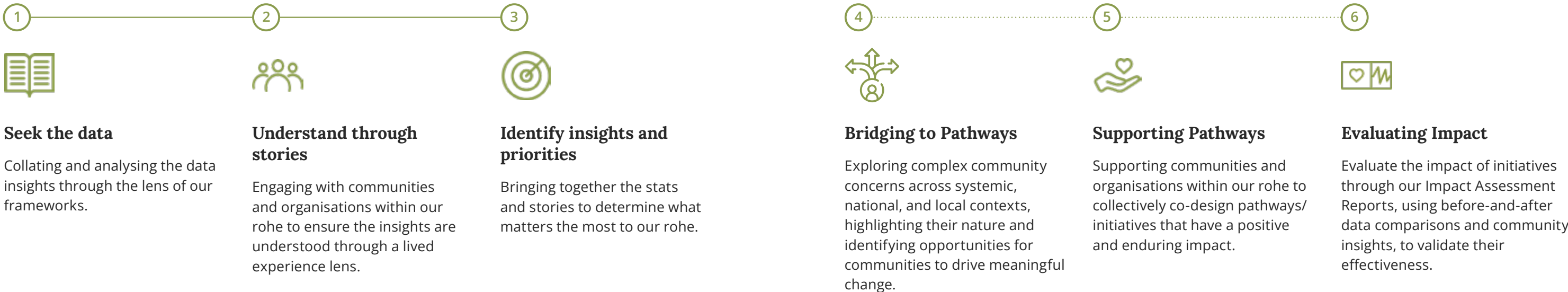
The 2030 Agenda for Sustainable Development, adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future.

At its heart are the 17 Sustainable Development Goals, which are an urgent call for action by all countries - developed and developing - in a global partnership. They recognise that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling environmental and climate concerns and working to preserve our oceans and forests.

Our Methods



A Dual-phased Approach



Phase One

In Phase One, we gather and present community level insights through Equity and Wellbeing profiles, which represent the collective strengths, barriers, and opportunities of specific regions. Phase One includes steps 1, 2, and 3 of our methodology.

To date, we have completed four Equity and Wellbeing profiles, dedicated to highlighting the unique characteristics of the Whanganui, Rangitikei, Ruapehu, and South Taranaki communities.

Phase Two

In Phase Two, we help empower community organisations, Iwi, and government agencies to leverage insights from our Equity and Wellbeing profiles so that they can pinpoint opportunities for community-led initiatives that aim to respond directly to community needs. The Impact Collective can assist by working alongside changemakers to bring community members together for the co-design of these initiatives. Covering steps 4, 5, and 6 of our dual-phased approach, Phase Two is where action begins to take shape.

Alongside this, the Impact Collective intends to conduct an Impact Assessment Report to demonstrate the impact various initiatives have had on addressing the strengths, barriers, and opportunities of each community. While we understand that initiatives can take time to demonstrate impact, by leveraging a maturity-based system, we will be able to monitor and support these new initiatives, helping to validate the effectiveness of their efforts through data and insights gathered from people at the community level.

The aim of the Impact Collective's work is to continue on an ongoing basis, following a continuous cycle of the two phases and their respective steps for the regions we serve.

Phase One—Delivery of the Equity and Wellbeing Profiles

Phase One commences upon request, with the aim to meet the evolving needs of our communities on a continuous basis.

This phase encompasses the initial three steps of our process, tailored to gather deep insights from the unique perspectives within our communities. These steps include:

- 1 Seeking the data.
- 2 Understanding through stories.
- 3 Identifying insights and priorities.

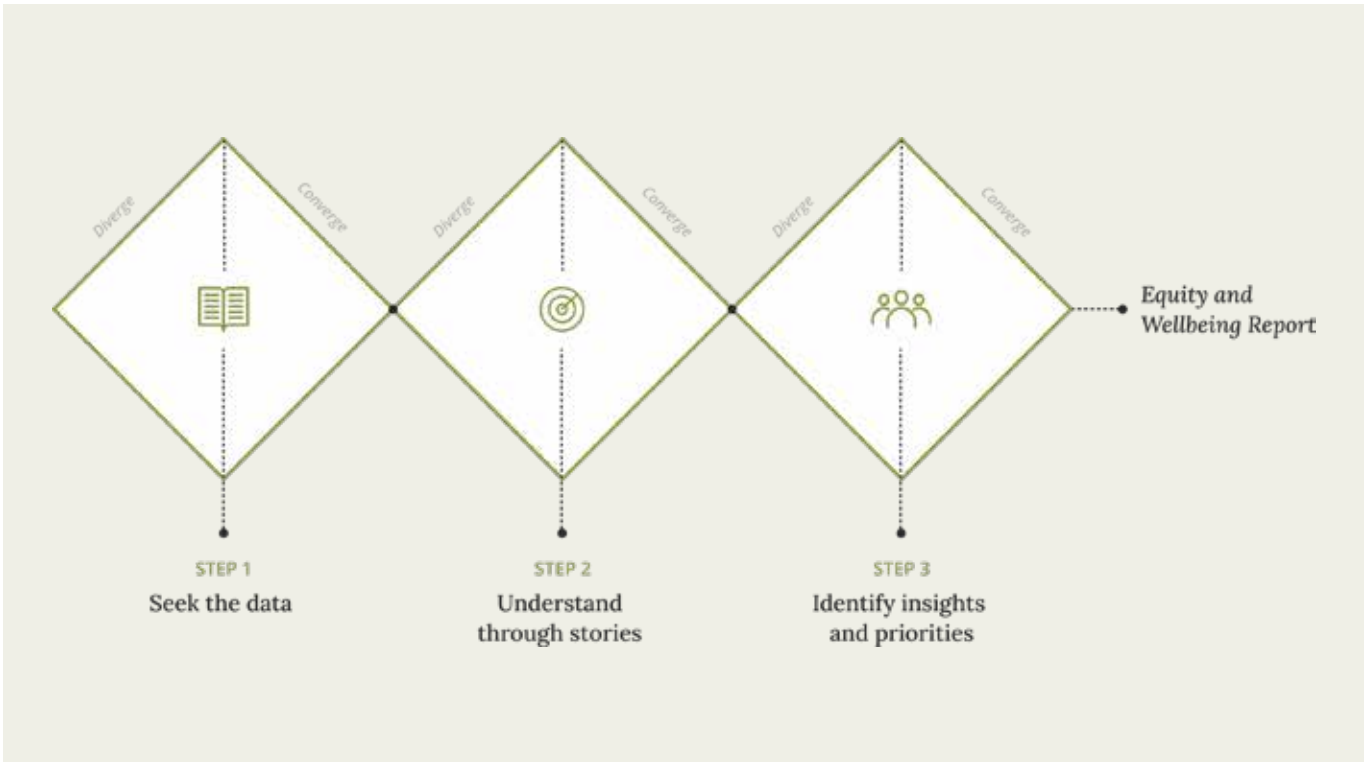


Figure 3 - Phase One of the Impact Collective Process.

Step 1—Seeking the Data.

This step involves collating and analysing data insights through the lenses of our frameworks. Central to this is the Community Compass Dashboard, which pulls up-to-date data from over 100 data sources to measure how communities within Aotearoa New Zealand are tracking. These include over 150 individual indicators that we are able to measure against.

This provides us with a tool to explore data insights with members of our community, and identify areas that require a deeper understanding through their lived experiences.

- Tasks included in this step:
- Collate, analyse, and cleanse data.
 - Identify key areas for further exploration through community workshops.

The Community Compass Dashboard

This dashboard has been developed by our data partner, DOT Loves Data, which has an incredibly talented team of data scientists and data engineers specialising in building simple, smart, and beautiful data visualisation tools.

The dashboard itself is a leading tool in New Zealand that achieves as close to real-time and collective data representation of equity and wellbeing across our communities as possible, unlocking the potential to track and measure the impact of certain initiatives within our communities across the systems they exist within.

It brings together cross-sector statistics to understand the components and dynamics of community wellbeing from multiple perspectives. While it provides a means to measure progress towards wellbeing objectives, this data is most valuable when contextualised alongside community stories and experiences. This dashboard is innovative in measuring wellbeing at the sub-national and local levels and also highlights current data gaps in understanding wellbeing for Māori.

Data sources

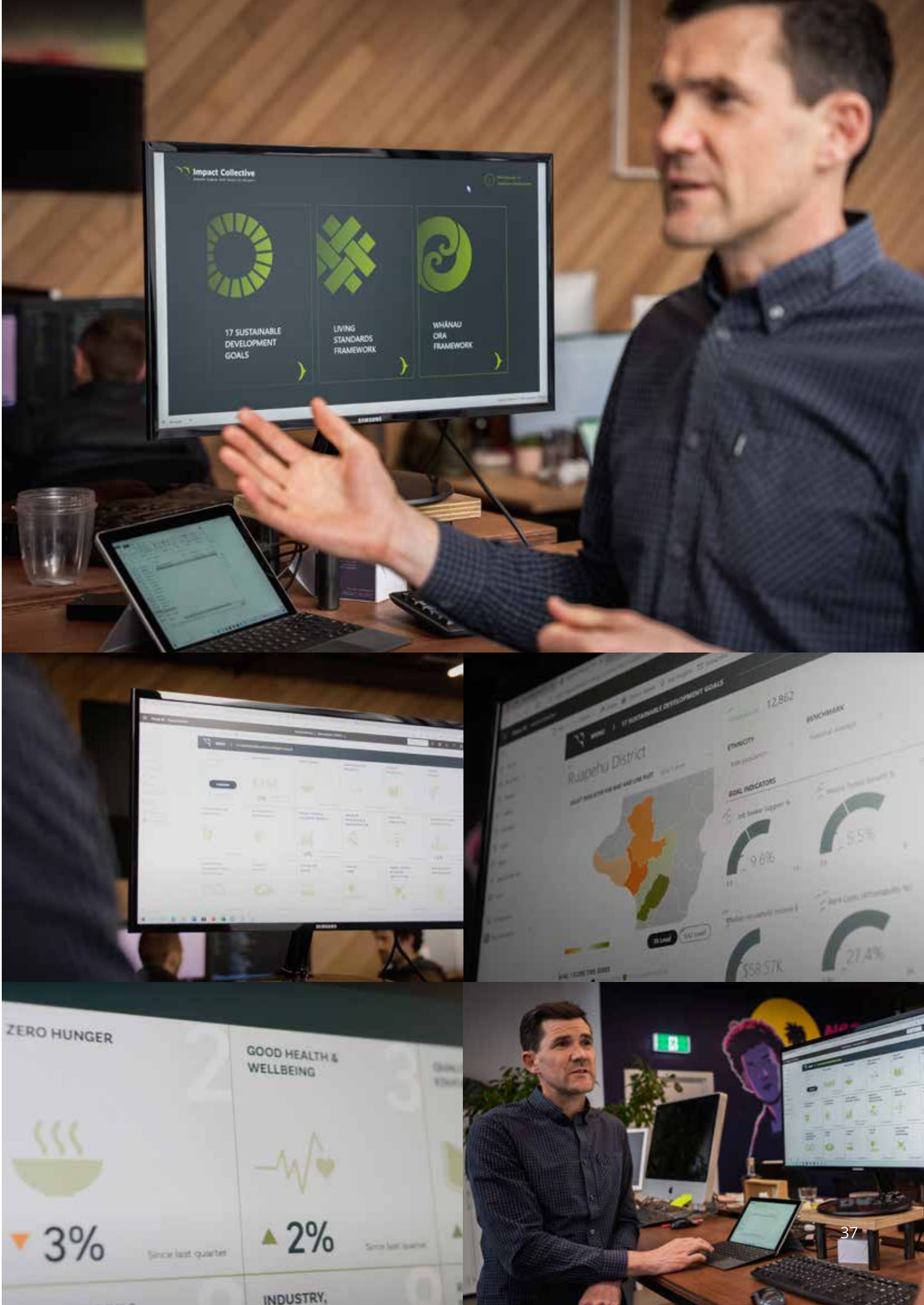
The Community Compass dashboard draws from many validated national and regional data sources to ensure comprehensive coverage across all frameworks and indicators. It was important for the Impact Collective to present data from these validated sources to ensure that, when working with our communities and agencies, the data presented reflects the information held by the government. This will better enable the data to be used by communities when developing community-led services. The primary data sources are listed below:

- NZ Census of Populations and Dwellings (Statistics NZ)
- Ministry of Social Development
- Tenancy Services
- ACC
- Statistics NZ
- Statistics NZ - Child poverty data
- Statistics NZ - New Zealand business demography statistics
- Eftpos NZ
- Ministry of Business, Innovation and Employment
- NZ Police
- DOT Loves Data
- Dynamic Deprivation Index: DOT Loves Data product
- Bizmomento - DOT Loves Data product
- Waka Kotahi
- NZ Transport Agency
- NZ Transport Agency Motor Vehicle Register
- Education Counts
- Ministry of Health
- Ministry of Health - Health survey
- Water New Zealand - National Performance Review
- Open Street Maps
- Electricity Authority
- HealthSpace
- Infometrics
- Chorus
- Tūao Aotearoa
- LAWA

Data gaps and limitations

Throughout the process of data collation, it has become evident that across Aotearoa New Zealand, there are areas where data collection is lacking or non-existent. For example, data can only be provided at a national level, or the intervals between data updates are slow. The significance of this cannot be understated, as it indicates a fundamental lack of quantitative data available to support communities in addressing issues that may be impacting them. Government agencies involved in these areas must support more regionalised and timely access to data to enable communities to design services to ensure a positive impact in the future.

It was also further identified that while ethnicity data is beginning to be collected more frequently, there is still a significant gap in what is being measured and how that impacts Māori communities and Māori service development. Throughout this report, we have ensured that the narratives of Māori participants are portrayed as authentically as they were gifted to us, and that where possible, Māori data is presented.



Step 2—Understanding Through Stories.

By gathering stories through engaging with individuals, groups, and organisations across diverse communities, we ensure the insights collected are understood through the lens of lived experiences. This ensures our insights remain genuine and reflective of the community’s voice and prevents assumptions from being made.

We cannot understate the importance of this step. Without it, we risk relying on assumptions and potentially targeting the wrong issues, disconnected from the real needs of the community members who are most impacted.

Tasks included in this step:

- Facilitate Equity and Wellbeing Workshops with community organisations.
- Conduct in-depth Good Mahi Stories, and podcasts with inspiring individuals and groups across the community.

Equity and Wellbeing Workshops

The purpose of these workshops is to gather stories and lived experiences from communities across Aotearoa, directly from those actively working in and belonging to these communities.

The key objectives of these workshops:

- *To understand their kaupapa (purpose) and why they exist.*
- *To identify the specific needs their organisation or group aims to address.*
- *To determine who their organisation or group partners with to meet these needs.*
- *To look beyond their day-to-day mahi (work) to identify and discuss broader community needs, challenges, strengths, and opportunities.*
- *To discuss current data insights from their community and identify whether they align with or differ from the lived experiences.*

Over the course of our research, we have run approximately 94 workshops with over 400 individuals from across four regions, representing 130 organisations. Please see relevant Equity and Wellbeing profiles for individual acknowledgements.

Good Mahi Stories

In parallel with the workshops, we identified and captured success stories, known as Good Mahi Stories, of individuals, groups, or organisations contributing positively to their community. This allowed us to engage in one-on-one discussions with many local heroes, delving deeper into the needs they aim to address within the community.

Throughout our research, we gathered Good Mahi Stories from approximately 50 individuals, groups, or organisations. Each inspirational story is available on the Impact Collective website in the ‘Our Work’ section; please take a look when you have the time.

Qualitative Data Gaps and Limitations

While we aim to capture a diverse range of lived experiences to accurately reflect the strengths and opportunities of each region, we can face numerous challenges and gaps in gathering qualitative data due to the availability and willingness to engage. Despite these challenges, we remain committed to capturing and incorporating a wide array of lived experiences into our findings to ensure they accurately represent each region.



Step 3—Identifying Insights and Priorities.

In this step, we bring together the wealth of narratives collected through our research, alongside statistics, to pinpoint the areas that matter most to each community. These insights form the foundation of our Equity and Wellbeing Profiles, which aim to capture the collective strengths, challenges, and opportunities of each community.

Tasks within this step include:

- Synthesise stories from community engagements.
- Conduct thematic analysis to unearth insights.
- Validate and refine initial themes with community input.
- Identify systemic connections within our frameworks.
- Compile comprehensive Equity and Wellbeing reports.
- Present findings to stakeholders and the wider community.

Process Overview

Our Systems Strategists undertake a rigorous process to develop each Equity and Wellbeing profile. This begins with capturing the wealth of lived experiences shared during workshops and Good Mahi Stories. To achieve this, each narrative is meticulously transcribed and summarised as anonymised statements, utilising voice transcription tools for precision. A thorough thematic analysis follows, grouping and examining stories to uncover key insights that represent the community.

This initial analysis leads to a set of core themes, which are subsequently validated with the community to ensure that our findings accurately reflect the community’s experiences. Feedback and additional narratives are then integrated, further refining these themes into their final iteration (see figure 4). At this stage, data is incorporated to enhance the analysis and a Community Systems Map is formed to articulate the interconnected nature of each theme. This comprehensive approach results in a detailed profile that showcases each community’s unique strengths, challenges, opportunities, and success stories.

Goals of each Equity and Wellbeing Profiles:

- To accurately reflect each community’s voice and experience.
- To provide a holistic overview that merges lived experiences with data.
- To spotlight the invaluable contributions of community members and organisations.
- To identify and present the strengths, challenges, and opportunities of each region, inspiring community-led action that enhance existing strengths or overcome current barriers.

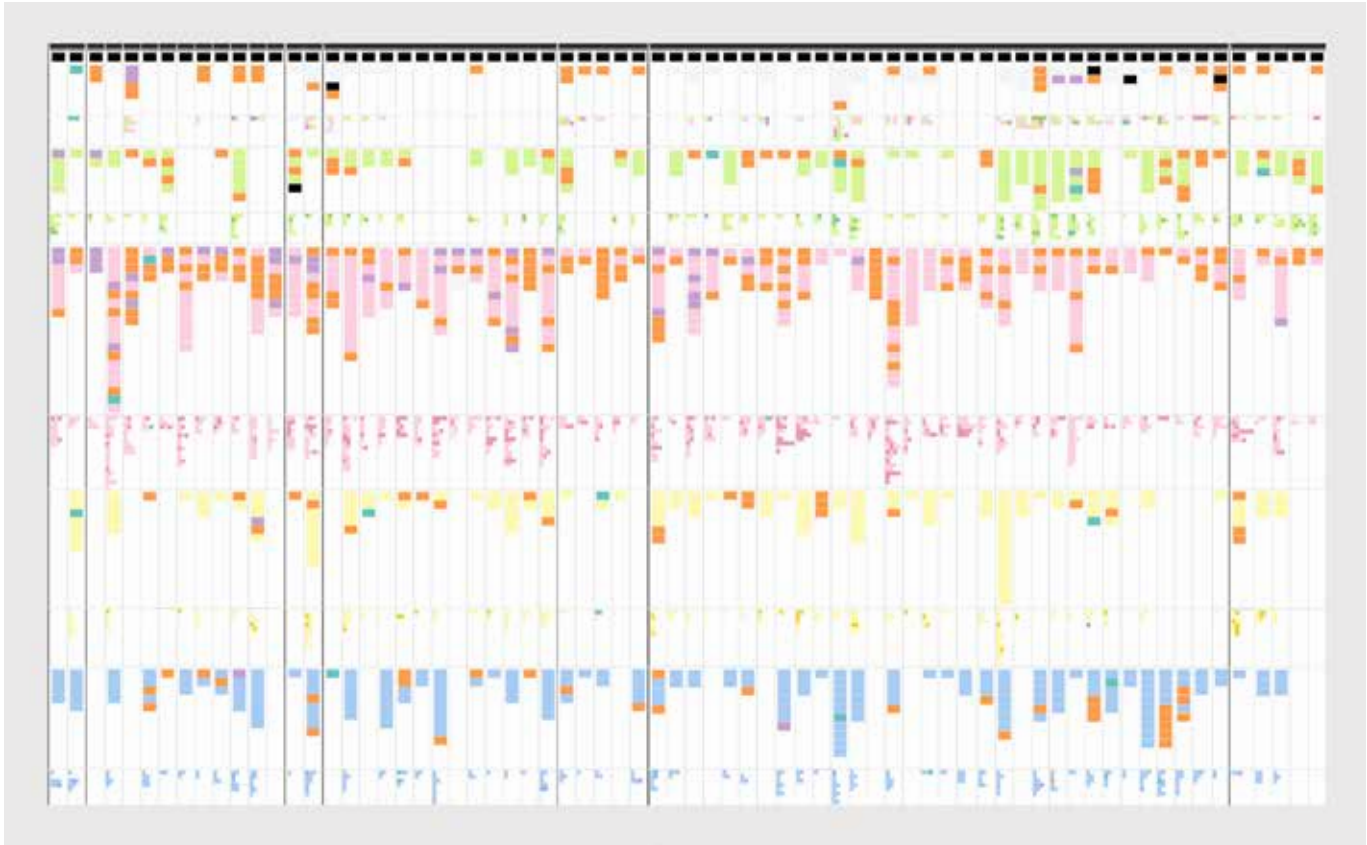


Figure 4 - Comprehensive Insights Map: Final Step in the Insights Process.

Engagement and Presentation:

We are prepared to present or discuss the Equity and Wellbeing Profiles’ insights, either in person or online, to help you gain a deeper understanding of the findings nuances. For those interested in a more detailed discussion, we invite you to contact us directly to arrange a session.

Phase Two—Supporting Collective Action

Following the completion of the Equity and Wellbeing Profiles in Phase One, Phase Two initiates a strategic shift towards turning insights into community actions and initiatives.

This phase encompasses the remaining three steps of our process, designed to foster a collective approach to addressing the needs and opportunities within our communities. These steps include:

- 1 Bridging to Pathways.
- 2 Supporting Pathways.
- 3 Evaluating Impact.

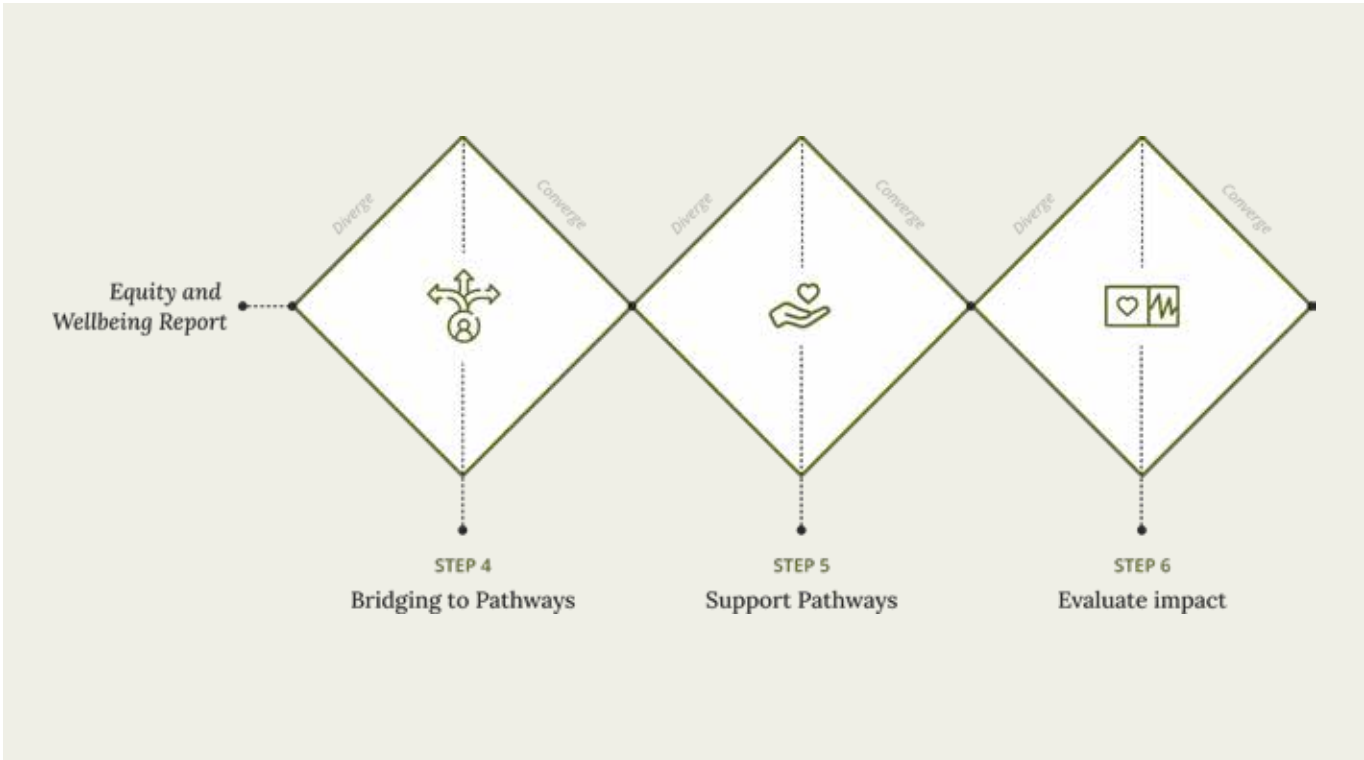


Figure 5 - Phase Two of the Impact Collective Process.

Step 4—Bridging to Pathways

This step serves as a bridge from understanding community needs to taking action to address them.

Here, we delve into specific complex community concerns, highlighting their nature across systemic, national, and local contexts and pinpointing opportunities for individuals, groups, and organisations to initiate meaningful change.

The Impact Collective does not intend to prescribe specific actions. Instead, this step aims to equip people with the knowledge and insights they need to forge their own pathways (with or without our support) towards greater equity and wellbeing.

Tasks included in this step:

- Perform high-level thematic analysis to identify key community concerns.
- Collate statistics to enhance our understanding of each concern.
- Review national literature and media to contextualise data and community findings.
- Understand community-specific concerns through a detailed review of local stories.
- Gather and document opportunities identified in the above.
- Highlight examples of successful organisations, models and interventions.

High-level Thematic Analysis

We begin with an expansive review of community findings to identify the most pressing concerns, referred to in this report as The Big Five. This step is conducted at a high-level, aiming to identify concerns that have widespread impact across different areas related to equity and wellbeing.

National Literature and Media Review

Following this, we compile national literature and media reports to underscore the significance of each complex community concern at a national scale. This review helps contextualise the data and community voices collected, ensuring that our analysis also resonates with the national discourse on these issues.

Local Findings Analysis

In parallel with the National Literature and Media Review, we gather stories from communities within Aotearoa New Zealand to identify and delve deeper into each complex community concern at a local level. This approach allows us to understand the key findings specific to each issue according to the community, enriching our insights and ensuring they are grounded in both data and the community's lived experiences.

Further enriching this analysis we re-engage with organisations who are actively working to address specific concerns within their community. These discussions offer in-depth insights into the challenges and outcomes of specific issues, providing perspectives from experts in the field. These discussions aim to:

- Explore the contributing factors of social issues within communities.
- Understand the short-term and long-term impacts of these issues.
- Highlight broader challenges exacerbating these issues.
- Discuss successful local, national, and international interventions.
- Highlight specific individuals, groups, or organisations making a positive impact.
- Identify necessary short-term and long-term strategies for effectively addressing each concern.

Considering the sensitive nature of many complex community concerns, we ensure the safety and sensitivity of those by focusing our discussions on those indirectly involved, such as industry experts and service providers, rather than direct engagement with affected individuals.

Opportunities from the Community

With insights in hand, we shift towards action-oriented strategies, starting with an extensive collection of opportunities, ideas, and pathways, identified by the community as well as national literature and media. These are articulated as clear opportunity statements, inviting readers to explore and engage with each further.

Success Stories and Local Good Mahi

We also highlight the impactful work of various models, interventions, and organisations that have made a significant difference in addressing complex community concerns, drawing from both national and international examples.

Here, we also pay tribute to the Good Mahi undertaken by groups and organisations within Aotearoa New Zealand’s communities. By featuring their dedicated efforts, we shine a light on the initiatives that are tackling complex community concerns head-on and highlight their invaluable contributions to fostering wellbeing at the community level.

Step 5—Supporting Pathways

This step marks the transition from gathering and analysing insights to enabling communities to take action.

The primary aim here is to support communities and organisations in collaboratively co-designing pathways and/or initiatives that will have a positive and enduring impact on equity and wellbeing. This involves building on the community-identified strengths and opportunities and translating these into tangible actions.

Tasks to support in this step:

- Present insights by sharing detailed findings from regional Equity and Wellbeing Profiles, offering an in-depth understanding of local needs and opportunities.
- Validate pathways and initiatives by collaborating with the community to evaluate the potential impact of proposed pathways and initiatives, ensuring they align with the insights previously identified.
- Co-facilitate sessions that bring diverse community voices together to collaboratively design solutions, initiatives, or services.
- Connect community groups with essential resources, such as funding opportunities, expert advice, and potential partnerships, to actualise co-designed plans.

Role of the Impact Collective

Our role at The Impact Collective is to facilitate and empower others to take action. By leveraging our expertise and the insights we’ve gathered, we aim to support and empower communities in discovering and implementing solutions, programmes, and services that drive positive change.

The Impact Collective will walk alongside the community to support the co-design process, bringing together community members, local leaders, and stakeholders to envision, plan, and enact further programmes of work, from exploratory research to implementing new services.

Step 6—Evaluating Impact

With many initiatives facing the common challenge of quantifying their impact to secure continued support or funding, this step is dedicated to understanding and measuring the impact of initiatives at the community level.

Through our Impact Assessment Reports, we evaluate the impact of initiatives through a before-and-after comparison of data and community insights. This comparative analysis not only validates the effectiveness of their efforts, but also surfaces new strengths and opportunities emerging within the community.

Additionally, we assess the impact of these initiatives in relation to the Impact Collective framework and the larger system they exist within, using community narratives as a guide.

This evaluation equips communities and service providers with the vital information needed to refine existing services or, if necessary, create new ones, ensuring that solutions remain effective and aligned with the needs of the communities they serve.

Tasks included in this step:

- Gathering the latest data insights through the Community Compass dashboard.
- Collecting fresh community narratives through workshops, interviews, and Good Mahi Stories.
- Measuring change in both data and community perspectives.

Key Concerns



The Big Five

Drawing on insights gathered from our Equity and Wellbeing profiles and the latest data, we introduce The Big Five. These focus areas encompass the top five complex community concerns within the community. Not only do these concerns highlight key systemic challenges, but they also serve as the foundation for our series of Pathways to Equity and Wellbeing reports. In these reports, we will delve into each concern in more detail, aiming to understand their impacts and connections, with the ultimate goal of inspiring community-led action and fostering change where it is most needed.

Secondary Education

While education is a cornerstone of equity and wellbeing, schools grapple with a myriad of challenges that impact access to and quality of learning for many. Overpopulated schools, a one-size-fits-all curriculum, and prevalent bullying are among the critical challenges. These issues not only affect academic achievement but also student wellbeing and engagement, leading to an array of downstream impacts, such as low achievement rates and increased dropouts. Addressing these concerns includes, but is not limited to, tailoring curricula to diverse learning needs and fostering inclusive, safe learning environments to ensure every child can thrive in their educational setting.

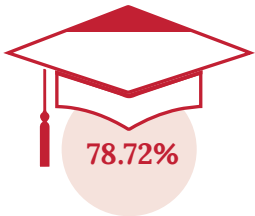
IN 2022, 52.64% OF SECONDARY SCHOOL STUDENTS IN NEW ZEALAND GRADUATED WITH NCEA LEVEL 3 AS THEIR HIGHEST QUALIFICATION.

Dot Loves Data, Community Compass Dashboard.



IN 2022, 78.72% OF NEW ZEALAND SECONDARY SCHOOL STUDENTS WERE 17 YEARS OR OLDER WHEN THEY COMPLETED HIGH SCHOOL.

Dot Loves Data, Community Compass Dashboard.



Financial Health and Employment

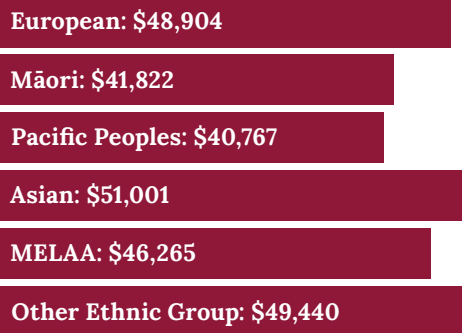
The economic landscape within our regions reveals a complex interplay of unemployment and financial insecurity that underpins community equity and wellbeing. Financial health and stable employment are foundational to the prosperity of individuals, families, and communities. Yet, current economic challenges, including high unemployment rates, the escalating cost of living, and increasing levels of debt, not only exacerbate financial strain but also contribute to a cascade of related social issues, such as substance abuse, family harm, and mental health struggles, ultimately perpetuating the cycle of poverty. Addressing this concern is undoubtedly complex; however, by ensuring communities have access to the opportunities and support they need, we can pave the way for a more prosperous future where families can thrive.

AS OF JANUARY 1, 2024, THE MEDIAN HOUSEHOLD INCOME IN NEW ZEALAND STANDS AT \$99,424.

Dot Loves Data, Community Compass Dashboard.

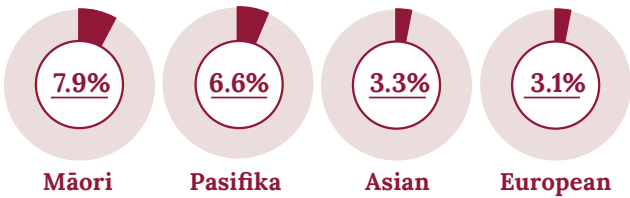


THE MEDIAN HOUSEHOLD EQUIVALISED DISPOSABLE INCOME, WHICH IS DEFINED AS HOUSEHOLD INCOME LESS HOUSEHOLD COSTS, IS \$47,534 AT JUNE 2022. THE ETHNIC BREAKDOWN FOR HOUSEHOLD EQUIVALISED DISPOSABLE INCOME IS:



Dot Loves Data, Community Compass Dashboard.

IN DECEMBER 2023, THE UNEMPLOYMENT RATES ACROSS DIFFERENT ETHNIC GROUPS WERE AS FOLLOWS:



Dot Loves Data, Community Compass Dashboard.

Mental Health and Wellbeing

Mental health challenges such as anxiety, depression, and trauma are widespread, significantly affecting the quality of life and wellbeing of individuals and their families. The causes of mental health concerns are multifaceted, including factors such as isolation and economic stress, and can lead to various downstream effects like family harm and suicide. Barriers to accessing care, including long waiting times, high costs, and insufficient crisis support, exacerbate these challenges. The widespread impact of mental health concerns underscores the urgent need not only to address immediate needs but also to tackle the deeper factors contributing to mental distress. By ensuring that mental health support is accessible, inclusive, and effective, we can create a supportive environment where everyone has access to the resources they need.

THE PROPORTION OF PEOPLE WITH POOR MENTAL WELLBEING, IS UP FROM 22% IN 2018 TO 28% IN 2021.

General Social Survey, Statistics New Zealand, 2022.

1 IN 5 ADULTS AGED 15 YEARS AND OVER ARE DIAGNOSED WITH A MOOD AND/OR ANXIETY DISORDER.



Ministry of Health, 2019.

IN 2022, 58% OF YOUNG PEOPLE REPORTED HAVING GOOD TO EXCELLENT MENTAL HEALTH, WHILE 28% SAID THEY HAD EXPERIENCED SERIOUS DISTRESS.

Ministry of Social Development, Youth Health and Wellbeing Survey (2022).

DEMAND FOR MENTAL HEALTH AND ADDICTION SERVICES IS INCREASING. OVER THE LAST 5 YEARS, THE NUMBER OF PEOPLE ACCESSING SECONDARY MENTAL HEALTH AND ADDICTION SERVICES HAS INCREASED BY 10%.



▲10%

Ministry of Health, 2021.

Rental and Emergency Housing

Across Aotearoa New Zealand, secure and affordable housing remains an elusive goal for many. The apparent housing crisis, characterised by a critical shortage of affordable, secure, and quality homes, stands as a significant barrier to equity and wellbeing. This crisis leads to devastating downstream impacts, including homelessness, housing insecurity, and compromised health, disproportionately affecting the most vulnerable in our society, such as low-income families, single households, and those with disabilities. Addressing this crisis requires a comprehensive approach to ensure that everyone in our community has access to their fundamental right: a safe, affordable home. By tackling the housing crisis, we can pave the way towards a more equitable and healthy future for all residents.

THE MEDIAN WEEKLY RENTAL PRICE IN NEW ZEALAND AS OF JANUARY 2024 IS \$554.11.

Dot Loves Data, Community Compass Dashboard.



ON AVERAGE, NEW ZEALAND HOUSEHOLDS SPEND 28.98% OF THEIR INCOME ON RENT EXPENSES.

Dot Loves Data, Community Compass Dashboard.



Family Harm

Family harm, a critical symptom of broader societal issues deeply entrenched within our communities, has devastating impacts on individuals and their families. Perpetuated by factors including economic stress, substance abuse, and trauma, the prevalence and severity of family harm, described by some as an epidemic, leads to long-term psychological, physical, and social consequences for those directly and indirectly involved. The significance of these impacts underscores the necessity for intervention, including improved support services and community awareness, to break the cycle of harm and ensure safety and support for individuals and their families so that they can thrive across generations.

INCIDENTS OF FAMILY HARM HAVE INCREASED BY 60% IN THE LAST FIVE YEARS AND ARE PREDICTED TO INCREASE BY AN ADDITIONAL 35% BY 2025.



NZ Police Annual Report, 2021.

INTIMATE PARTNER VIOLENCE STANDS AS THE LEADING CAUSE OF FEMALE HOMICIDE DEATHS AND REMAINS THE MOST PREVALENT FORM OF VIOLENCE EXPERIENCED BY WOMEN.

Professor Julia Gerrard/Dr Ian Lambie, Every 4 minutes: A discussion paper on preventing family violence in New Zealand, Office of the Prime Minister, 2018.

A Closer Look: Rental and Emergency housing



To pave the way for meaningful action, it’s essential we first understand the concerns that stand in the way of achieving equity and wellbeing. In “A Closer Look” we unpack the complex community concern of rental and emergency housing. We explore this topic through multiple lenses—systemic, national, and local—drawing on data, national studies, and voices from within communities to uncover key challenges, barriers, and also opportunities for strength and growth. Through this approach, we aim to pinpoint the areas that need attention in order to close the gaps and improve rental and emergency housing outcomes for all.

While many insights in this report speak directly to rental and emergency housing, some may appear more indirectly connected. This reflects just how intertwined these issues really are—and why a holistic view is necessary when tackling complex social challenges. For those wanting a deeper dive into the interconnected factors shaping rental and emergency housing, we recommend turning to the Ecosystem overview on page 60.

- What’s in this Section:
- **Problem Statement:** A foundational overview that grounds our exploration, offering a clear view of the rental and emergency housing landscape in Aotearoa New Zealand. This section introduces the report and helps readers understand the depth and complexity of the issue.
 - **Framework Alignment:** In this section, we revisit the Impact Collective Framework and how the topic of rental and emergency housing in Aotearoa New Zealand aligns with global, national, and local frameworks, demonstrating its wider impact on various aspects of equity and wellbeing.
 - **System Map:** This visual helps illustrate the complex ecosystem surrounding rental and emergency housing. It maps out the many interconnected factors that shape—and are shaped by—the issue.
 - **National Context:** Using a wide range of national research, literature, and media coverage, this section places our findings within the broader context of Aotearoa New Zealand.
 - **Local Context:** Rooted in lived experiences, this section captures the rental and emergency housing landscape from the community’s perspective, translating findings into relatable human stories.

Problem Statement

Safe, secure, and affordable housing is fundamental to individual, whānau, and community wellbeing in Aotearoa New Zealand. Yet across the country, access to housing that meets even basic standards remains out of reach for many. People face high housing costs, a critical shortage of homes, and poor housing quality—across the private rental market and emergency housing system—with significant pressure on access to public housing.

These issues are not experienced equally. Groups such as low-income families, Māori, Pacific Peoples, those with disabilities, and single-parent households are disproportionately affected. In rural and regional communities, options are especially limited, with long wait times and fewer support services.

As a result, many are forced into precarious living situations such as overcrowded homes, makeshift living arrangements, or temporary accommodation, and frequent moves. Some experience homelessness. Cold, damp, and poorly maintained homes contribute to poor health outcomes and higher healthcare costs. For many, high rents mean making impossible trade-offs between rent, power and food.

To create a future where everyone has a safe place to live, we need long-term solutions that tackle the root causes of housing insecurity. This includes building more affordable homes, improving housing quality, and expanding access to long-term, stable housing options. It also means listening to those most affected, and using their lived experience to shape more effective and compassionate housing policy.

By working together to build solutions grounded in equity and community voice, we can work toward a future where everyone has a place to call home.

Framework Alignment

In this section, we return to the Impact Collective Framework, a key tool that brings together global, national, and local perspectives through the lenses of the United Nations Sustainable Development Goals, the Living Standards Framework, and Whānau Ora Goals. This framework enables us to systematically assess how the issues surrounding rental and emergency housing touches on critical areas of the human experience, shedding light on its wide-reaching influence across different layers of equity and wellbeing.

The visual representation provided (see Figure 6) illustrates the many touch points rental and emergency housing has with issues across global, national, and local levels. These encompass Sustainable Development Goals, such as Reduced Inequalities, Good Health and Wellbeing, Sustainable Cities and Communities, and No Poverty.

- To help you interpret the visual:
- Full-coloured segments show where rental and emergency housing has the strongest impact on equity and wellbeing.
 - Half-coloured segments mark areas with moderate influence.
 - Grey segments indicate areas with little to no direct connection.

This framework alignment not only highlights the multidimensional nature of rental and emergency housing in Aotearoa New Zealand but also shows how addressing this issue has the potential to positively impact various aspects of equity and wellbeing.



Figure 6 - Impact Collective Equity and Wellbeing Framework: The Influence Rental and Emergency Housing has on Equity and Wellbeing.

Understanding the Rental and Emergency Housing Ecosystem

Community System Map

Before diving into the Rental and Emergency Housing Ecosystem, it's helpful to first explore the broader network of interconnected social issues shown in the Community System Map from previous Equity and Wellbeing profiles. These maps reveal the complex links between themes like employment, education, and crime, and how they affect specific communities, such as the South Taranaki district (see Figure 7).

The Community Systems Map not only illustrates the complexity of these issues and how they relate to one another, but also sets the foundation for a deeper dive into rental and emergency housing in Aotearoa New Zealand. For a closer look at the full map, head to the 'Snapshot of the Community' section in our Equity and Wellbeing Profiles.

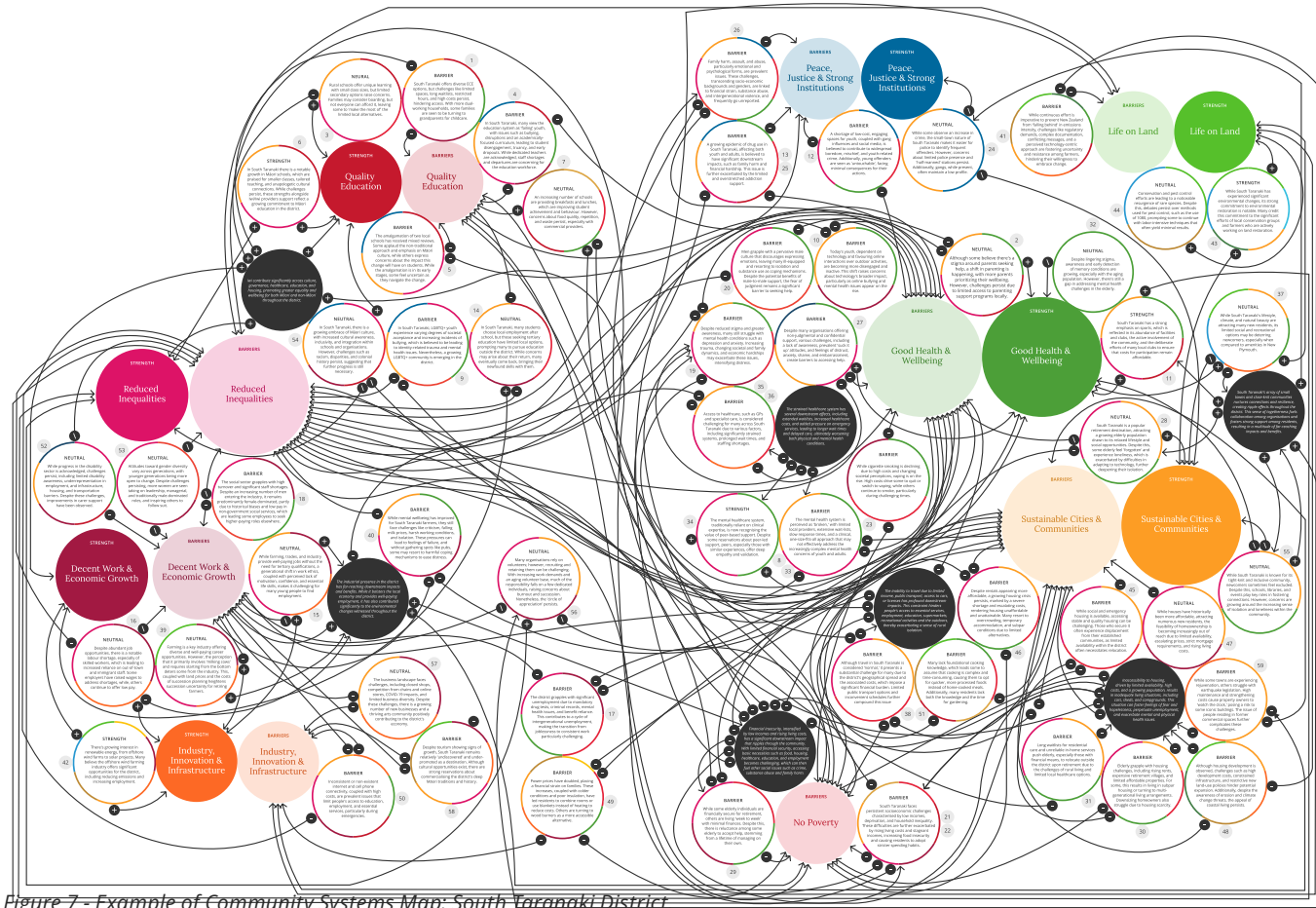


Figure 7 - Example of Community Systems Map: South Taranaki District.

As we shift our focus from the broader landscape captured by the Community System Map, we narrow in on rental and emergency housing (see figure 8). This closer look allows us to uncover the key themes and relationships that specifically shape this issue.

On the next page, there's a visual representation called the Rental and Emergency Housing Ecosystem (see figure 9). This visualisation combines findings from both local and national levels to illustrate the complex interactions of causes, effects, and influences related to rental and emergency housing in Aotearoa New Zealand. It provides an overview of the factors impacting rental and emergency housing. Further details on many aspects of this map will be discussed in the subsequent sections of the report.

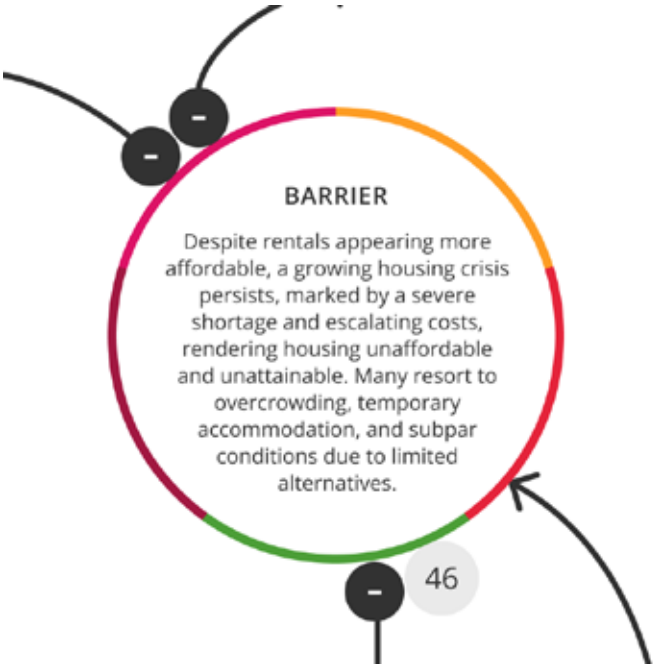


Figure 8 - Example of Community Systems Map: Focusing on rental and emergency housing in South Taranaki.

Rental and Emergency Housing Ecosystem

KEY

- Barriers that impact housing directly or indirectly
- Strengths that support housing directly or indirectly
- Neutrals that can both impact and support housing
- Positive impact
- Negative impact
- Direction and connection

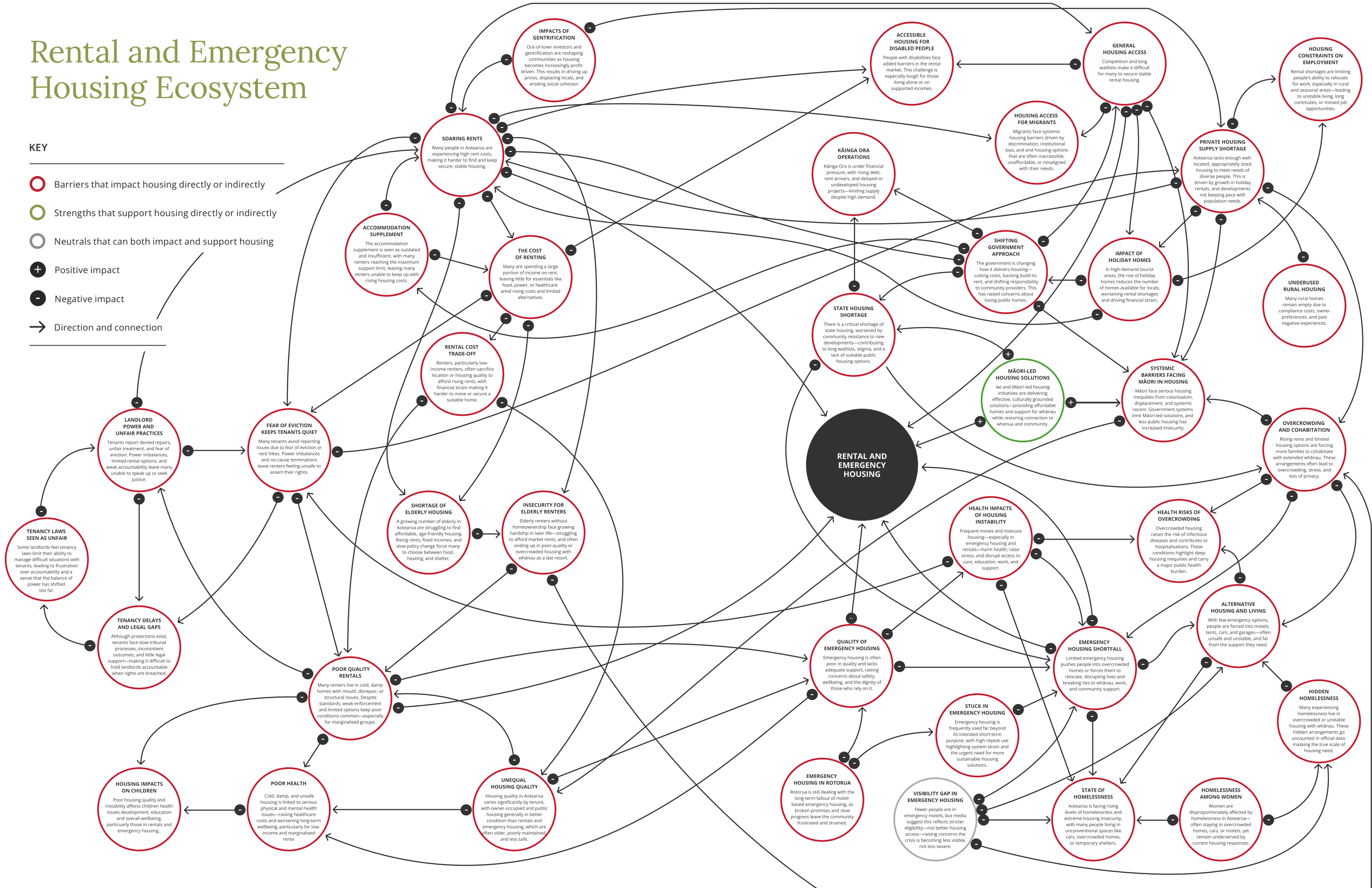


Figure 9 - Rental and Emergency Housing Ecosystem.

National Context

National Literature Review

In this section, we examine a diverse array of research materials, including scholarly articles, meta-analyses, theses, reports, discussion papers, and book chapters, to gain a comprehensive understanding of the rental and emergency housing landscape from a national perspective. Each source provides unique insights and evidence, enriching our understanding of the factors influencing rental and emergency housing across Aotearoa New Zealand.

Please note that while we examine a diverse array of materials, this review captures high-level research and is not intended to be a comprehensive study. Instead, it aims to build on subsequent sections of this report and provide additional perspectives and considerations relevant to rental and emergency housing in Aotearoa New Zealand.

Quality of Housing in Aotearoa New Zealand

Research on housing within Aotearoa New Zealand highlights disparities in quality between owner-occupied, rental, public, and emergency housing. Owner-occupied housing is generally of higher quality than private rentals (Chisholm, Howden-Chapman, & Fougere, 2017; Johnson, Howden-Chapman, & Eaqub, 2018), largely because many rental properties are older and were built before modern housing standards were introduced (Howden-Chapman et al., 2021). Public housing also tends to be of higher quality than private rentals (Fasoro et al., 2024). While there are many types of emergency housing, it is often of lower quality (Fasoro et al., 2024), with the type of housing provided (e.g., motels) potentially placing people in risky and unsafe environments (Oranga Tamariki, 2022).

“Aotearoa NZ is an outlier in the OECD both in terms of its “notably poor housing standards” and the fact that it is one of the few countries where public housing has a better indoor environment and tenure security than private rentals” (Fasoro et al., 2024).

“Rental housing is in worse condition than owner-occupied housing over a range of indicators, including heating, insulation, safety, moisture, and interior fittings; tenants are twice as likely as owner-occupiers to report living in a cold home” (Chisholm, Howden-Chapman, & Fougere, 2017).

“Private rental housing tends to be of poorer quality and the tenure of such housing is more tenuous than home ownership. In the absence of any regulatory enforcement and as demand has out-stripped supply, there have been few incentives for landlords to maintain or improve the quality of their rental houses, which on average are of poorer quality than owner-occupied homes” (Johnson, Howden-Chapman, & Eaqub, 2018).

“The large quality differences between rental properties and owner-occupied houses are partly because most rental properties are older dwellings, built before the introduction of the 1978 Building Code” (Howden-Chapman et al., 2021).

“Public housing offers more stable and secure housing tenure and better indoor housing conditions compared to private rental housing. There are significant health and wellbeing benefits of being settled in public housing compared with being in emergency housing” (Fasoro et al., 2024).

“Emergency housing is not tailored to meet the needs of families, whānau and caregivers caring for children and young people in care and can be unsafe and inappropriate” (Oranga Tamariki, 2022).

“Emergency housing in Emergency Housing Special Needs Grant motels can put children and young people at risk of being exposed to drug and alcohol use and other negative and harmful behaviours” (Oranga Tamariki, 2022).

Impacts of Housing Quality

Research indicates housing quality has a direct impact on people’s health and wellbeing, and contributes significantly to healthcare costs in Aotearoa New Zealand. Housing that is cold and damp can lead to serious health conditions, such as pneumonia and lower respiratory tract infections (Chisholm, Howden-Chapman, & Fougere, 2017; Riggs et al., 2021). In particular, damp or mouldy housing is estimated to cost the health system around \$36 million each year (Howden-Chapman et al., 2021). Unsafe housing, such as structural or environmental features that increase the risk of falls or other injuries, can also lead to accidents, hospitalisations, and therefore healthcare costs (Riggs et al., 2021). Beyond physical health, poor housing conditions have been linked to mental health concerns, including depression and anxiety (Ade & Rehm, 2020).

“We estimated that approximately 8300 hospitalizations (0.4% of nearly 2 million annual average hospitalizations over the same time period, 2010–2017) and 229 deaths each year were attributable to substandard or unsafe housing conditions in New Zealand” (Riggs et al., 2021).

“Housing and the home are well-recognised as environmental and social determinants of health, with housing quality shown to be associated with mental, physical, and general health status. Improvements to cold indoor temperatures improve respiratory health in children and prevent mortality among elderly with circulatory disease, and the removal of home safety hazards reduces injury rates” (Telfar-Barnard et al., 2017).

“Tenant advocates identified cold and damp rental housing as a key issue of concern. The widespread nature of this problem in New Zealand is supported by survey data. Mouldy and damp housing is associated with respiratory problems, and cold indoor temperatures are associated with the exacerbation of chronic respiratory and cardiovascular diseases” (Chisholm, Howden-Chapman, & Fougere, 2017).

“Our estimates indicate that damp or mouldy housing conditions are associated with the most hospitalisations, with close to 6300 hospitalisations annually resulting in approximately 37,000 nights in hospital and \$36 million in direct costs to the health care system” (Howden-Chapman et al., 2021).

“...given the high cost of pneumonia or lower respiratory tract infection for household dampness and crowding, working to improve living conditions for these patients could substantially reduce total hospitalization costs and potentially improve their quality of life” (Riggs et al., 2021)

“Unaffordable and/or poor-quality housing is also linked to mental health conditions such as depression and anxiety” (Ade & Rehm, 2020).

Impacts of Housing Instability

Research has also demonstrated that housing stability can significantly impact health and wellbeing. This is particularly evident in emergency housing, where temporary arrangements make frequent moves unavoidable (Fasoro et al., 2024), and in the private rental market, where tenants face insecure tenancies that can be ended at short notice by landlords (James et al., 2020; Chisholm et al., 2022; Fraser et al., 2022). These regular moves can create stress (Cheung & Wong, 2022) and impact consistent access to healthcare, education, employment, and community networks (Fasoro et al., 2024).

“The process of giving up an established home and social network and relocating to another neighbourhood, city, or country is often accompanied by feelings of loss, alienation, and fear of uncertainty” (Cheung & Wong, 2022).

“Emergency housing, by definition, is temporary. Living in housing that lacks the security of tenure tends to undermine stable access to schools, services, employment, and tenants’ families and communities—with broader impacts on wellbeing” (Fasoro et al., 2024).

“Compared to other jurisdictions, New Zealand has a weakly regulated rental sector and minimal tenure security. It is one of the few countries to allow tenancy termination without grounds” (James et al., 2020).

“New Zealanders are highly mobile people – two-thirds of children have moved at least once before age 4.3 Eviction is one of the causes of this high mobility. A representative survey of tenants showed that a quarter of tenants left their last home because their landlord asked them to” (Chisholm et al., 2022).

“The most common reason people moved between rentals was due to a landlord ending the tenancy” (Fraser et al., 2022).

Impacts of Housing Quality and Instability on Childhood

The impacts of housing quality and instability on children have been a focus of research and have influenced housing policy discussions in Aotearoa New Zealand (Bierre & Chapman, 2020). This attention is well-founded, as children spend a large portion of their lives indoors, so the home environment plays a critical role in their health and development (Howden-Chapman et al., 2021). Children are disproportionately affected by poor housing, with children making up nearly half of those living in emergency housing (Oranga Tamariki, 2022), and over 70% of children living in poverty residing in rental accommodation (Bennett et al., 2016). The health impacts are also significant, with over a third of housing-related hospitalisations involving children (Howden-Chapman et al., 2021). Housing instability — common in rental and emergency housing — can disrupt children’s development, schooling, and social networks, impacting their long-term outcomes in health, education, and wellbeing (Pehi et al., 2025; Chisholm et al., 2017; Fasoro et al., 2024).

“Housing intersects with health, education, state care and welfare to influence a range of outcomes for children” (Pehi et al., 2025).

“The most prevalent narrative around rental housing conditions identified children as the primary victims of poor quality rental housing, based on evidence of the number of children hospitalized for housing-related illnesses and their vulnerability to poor housing conditions. The narrative followed a consistent storyline—New Zealand houses are cold and damp, they make children sick, these children go to hospital, some die and something needs to be done” (Bierre & Howden-Chapman, 2020).

“Children and older people in New Zealand households spend more than 90 per cent of their time inside, so the home is the main environment to which people are exposed” (Howden-Chapman et al., 2021).

“It is estimated that almost half of the people living in accommodation funded through an Emergency Housing Special Needs Grant are children” (Oranga Tamariki, 2022).

“...of the 270,000 children who live in poverty, more than 70% live in rental accommodation.” (Bennett et al., 2016).

“Each year 28,000 children and 54,000 adults are admitted to hospital for potentially avoidable hospitalisations linked to poor housing” (Howden-Chapman et al., 2021).

“Research in Aotearoa focussed on the first 1000 days of a child’s life found each residential move (from one move to seven or more) was linked to increased socioemotional and behavioural difficulties as young as age four” (Pehi et al., 2025).

“...separation and the emotions attached to home moves are the most difficult events with which children deal” (Cheung & Wong, 2022).

“In one study, half of the children in private rental housing (49%) had moved at least once in the first nine months of their lives, compared to one in four children in state homes, and one in five children whose families lived in their own home” (Chisholm, Howden-Chapman, & Fougere, 2017).

“There is growing evidence that life opportunities are highly affected by the place where a person grows up, especially for children. Living in emergency housing before being settled in public housing means that these children had to move houses and change schools, friends, and ultimately their social networks. This is often more difficult for children if they are moved to socio-economically segregated and impoverished neighbourhoods” (Fasoro et al., 2024).

“Children and young people living in emergency housing may be some distance from their usual school, which may present logistical challenges for family and whānau in transporting children to and from school. This can negatively disrupt school attendance and could go on to affect the educational achievement of these children and young people” (Oranga Tamariki, 2022).

Māori Housing Inequities

Research shows that Māori face persistent housing inequities shaped by the ongoing impacts of colonisation, breaches of Te Tiriti o Waitangi, and systemic discrimination (Pehi et al., 2025). One consequence of colonisation was the displacement of Māori from their ancestral lands, leading many to move into towns and cities. This shift contributed to the loss of visible cultural identity, including connections to whenua, tikanga, and the presence of Māori spaces within communities (Witten et al., 2025). For Māori, housing is not just about physical shelter — it holds deep cultural meaning, including connections to whakapapa, whenua, and collective identity (Smith et al., 2025). However, even Māori housing providers face challenges in applying a kaupapa Māori approach, as government systems and bureaucracy often constrain what is possible and force solutions into rigid, predefined frameworks (Smith et al., 2025).

Additionally, Māori are significantly overrepresented in homelessness and housing deprivation, highlighting persistent barriers to accessing secure and affordable housing (Pierse et al., 2019). This insecurity has deepened as access to public housing has declined and reliance on the private rental market has increased; an option that often lacks both stability and affordability (Johnson, Howden-Chapman, & Eaqub, 2018). The current housing inequities reflect the long-term impacts of colonisation, where housing systems shaped by control and exclusion have failed to shift in ways that support Māori-led approaches or meet the needs and aspirations of Māori communities (Pierse et al., 2019; Norris & Nandedkar, 2022).

“A history of colonisation has for many Māori meant displacement from traditional lands, and movement to urban areas where there is a “lack of visible Māori identity” (Witten et al., 2025).

“The first stage report of the WAI2750 Housing Policy and Services Kaupapa Inquiry cites the long-term impacts of colonisation, constant breaches of Te Tiriti o Waitangi, discrimination and racism as barriers to decent housing for Māori” (Pehi et al., 2025).

“For Māori, homelessness is not simply a lack of physical shelter. Māori have a collective definition of home linked to interconnected cultural relationships of individuals, families, and communities connected to land, water, ancestors, animals, culture, languages, and identities” (Smith et al., 2025).

“Māori providers perceive some government agencies’ systems and processes do not enable kaupapa Māori principles to occur. Some HAP initiatives have rigid service delivery requirements restricting Māori providers from working holistically with their whānau and adhering to local tikanga. For example, one Māori provider established ‘no drinking’ tikanga on housing built on their whenua. The community housing regulatory authority did not allow this. These imposed constraints result in some Māori providers not applying for government contracts so they do not compromise their tikanga and values” (Smith et al., 2025).

“...consistent in a long history of residential oppression is the link between ‘provision of housing and the power to rule’. Therefore, housing is uniquely situated from other commodities as it helps structure social life. For this reason, struggles over housing are always in part a struggle over autonomy and self-determination among marginalized people” (Norris & Nandedkar, 2022).

“Living in an era where prisons remain unproblematized and are yet the holders of Maori who come ‘overwhelmingly from communities that live under conditions of scarcity and deprivation’ further demonstrates overt manifestations of state power as the architecture of control, wherein housing is central.. On the one hand, the state has the power to exclude Maori from securing quality housing and access to resources, and on the other hand implements policies of incarceration to house them in prisons” (Norris & Nandedkar, 2022).

“As demonstrated in the Housing First evaluation, whānau Māori valued Māori providers as they were not judged or discriminated against due to shared cultural identities, experiences of institutional racism, and the impacts of colonisation” (Smith et al., 2025).

“In the renting population, between 1986 and 2013, the proportion of Māori renting state housing dropped by 29 percentage points compared to 16 points overall. As state housing has become less available, unaffordable rentals in the private market have become the only option available for many families. Again in the renting population, the proportion renting in the private sector rose rapidly from 1986, but for Māori, the percentage increased from 41% to 77%. In 1986, around half of Māori children lived in an owner-occupied dwelling, but by 2013, the proportion was only 39%” (Johnson, Howden-Chapman, & Eaqub, 2018).

“Māori, the indigenous people of New Zealand, as well as Pacific peoples, are overrepresented amongst those in severe housing deprivation, reflecting the ongoing effects of colonisation and discrimination for these communities” (Pierse et al., 2019).

“Consistent with well-known inequities, there was an over-representation of Māori amongst the cohort experiencing homelessness. The ongoing effects of colonialism and discrimination are evident in this over-representation, a situation for which the New Zealand Government has a responsibility for as part of its Treaty of Waitangi obligations” (Pierse et al., 2019).

Housing Affordability and Shortages

Housing affordability remains a major challenge in Aotearoa New Zealand, with researchers often linking it to a shortage of available rental housing. This limited supply, combined with rising interest rates, has contributed to increasing housing costs and the growing demand for housing supports (Oranga Tamariki, 2022). The impacts are evident: higher rents, intensified competition in the rental market, and greater difficulty for individuals and families trying to find, secure, or move between rental homes (Johnson, Howden-Chapman, & Eaqub, 2018; Pierse et al., 2019; Mills et al., 2022). With less public housing available, more people are joining public housing waitlists or resorting to overcrowded conditions to make ends meet (Howden-Chapman et al., 2021; Johnson, Howden-Chapman, & Eaqub, 2018).

“Aotearoa NZ’s housing is the least affordable in the OECD, surpassing international measures of housing affordability (where more than 30% of one’s income is spent on rent or mortgage payments), almost one in four renters and more than one in ten homeowners pay more than 40% of their income on housing” (Fasoro et al., 2024).

“Housing has become a greater struggle for many families and whānau. Pressures in the housing market, including a lack of supply and rising rental costs and interest rates, have resulted in a greater demand for housing support” (Oranga Tamariki, 2022).

“Increased homelessness and people living without shelter in New Zealand is likely the result of an increasing lack of affordable and social housing, with a shortage of existing supply as well as affordable new builds, a rapidly-inflating property market, significant increase in demand for private rentals, and previous policy to reduce the state housing stock” (Pierse et al., 2019).

“In recent years land use for residential development in New Zealand has become a topical issue. The process has been criticised for being slow and for upsetting the demand supply equilibrium in housing provision in New Zealand” (Shahzad, Hassan, & Rotimi, 2022).

“High house prices have subdued yields on rental property investment and are likely to have also limited new supply of rental housing, which in turn has caused rents to rise faster than incomes. This trend is noticeable since 2015” (Johnson, Howden-Chapman, & Eaqub, 2018).

“Signs of stress within this market include rents beginning to rise faster than wages and salaries – perhaps twice as fast in some places – and declining turnover of tenancies as people remain in the housing they have. Rising levels of homelessness and continuing rates of housing related poverty are also further evidence of this stress. Regrettably, there are no short-term fixes to these problems” (Johnson, Howden-Chapman, & Eaqub, 2018).

“Consequently, despite an ambitious, well-funded public housing programme by Kāinga Ora – Homes and Communities, there has been a substantial increase in the public housing waiting list to over 23,6880 applicants” (Howden-Chapman et al., 2021).

“Because rising housing costs are increasingly impoverishing low-income households, one response to these costs is household crowding, which adds to the serious risks of infectious diseases and hospitalisation, and another is increased rates of homelessness” (Johnson, Howden-Chapman, & Eaqub, 2018).

“Competition for affordable private rented housing means that landlords and property managers can be selective about who they rent to, often discriminating against those with a criminal record” (Mills et al., 2022).

The Trade-Offs of Renting

Research shows that renters in Aotearoa often face a unique set of pressures that lead to difficult trade-offs between cost, quality, and location. When a tenancy ends, they are frequently met with rising rents, strong competition, and limited housing options, making it harder to secure a suitable home (Johnson, Howden-Chapman, & Eaqub, 2018; Bentley, 2021). Studies show renters often have to choose between higher-quality homes or homes in better locations for access to transport, schools, and healthcare (Barrett, 2023). Renters also tend to spend more of their income on housing than homeowners, adding financial strain and making it harder to move — especially when moving to a new rental will likely cost significantly more than what they were previously paying, creating a financial barrier to relocating (Bentley, 2021).

“Limited choice [for rentals] means it can be difficult to find a suitable property in reasonable condition in proximity to schools, transport links and other amenities” (Johnson, Howden-Chapman, & Eaqub, 2018).

“Where there is a significant difference between existing rents and rents for new tenancies, renters may be confronted with limited choice and be constrained in their residential mobility” (Bentley, 2021).

“The kinds of things that might be traded off also include housing condition and weather-tightness, energy efficiency, location, access to transport, and access to amenities such as education and health services” (Barrett, 2023).

“In NZ, the average length of tenure is 11 months in private rentals and three years in social housing, but only 6–7 months in the lowest private rental quartile. Schools in deprived areas report higher transience than schools in wealthier areas” (Telfar-Barnard et al., 2017).

“Renters, however, typically have lower incomes than home owners and spend a greater proportion of incomes on housing, and there is a substantial body of evidence documenting better outcomes for owners compared with renters” (Barrett, 2023).

Overcrowding

Research shows that housing unaffordability increases the risk of overcrowding, as households are often forced to ‘double up’ or share homes to reduce costs (Johnson, Howden-Chapman, & Eaquad, 2018). Overcrowding is particularly common in rental housing, affecting nearly one in five rental properties (Chisholm, Howden-Chapman, & Fougere, 2017). Research also shows that overcrowded living conditions increase the spread of infectious diseases such as pneumonia, meningococcal disease, and tuberculosis. These conditions are estimated to account for around 10% of housing-related hospitalisations each year. For Māori and Pacific peoples, the rate is even higher, approximately 20%, highlighting the longstanding housing inequities these communities have faced (Johnson, Howden-Chapman, & Eaquad, 2018). The healthcare burden linked to overcrowding is significant, with related hospitalisations estimated to cost the New Zealand health system around \$1.4 million each year (Riggs et al., 2021).

“Because rising housing costs are increasingly impoverishing low-income households, one response to these costs is household crowding, which adds to the serious risks of infectious diseases and hospitalisation, and another is increased rates of homelessness” (Johnson, Howden-Chapman, & Eaquad, 2018).

“Crowding is increased by social and economic factors, such as the decline of affordable housing, the rising level of rents in most cities and the lack of security of tenure in the private rental market, which leads to many households ‘doubling up’ to reduce per-person rents” (Johnson, Howden-Chapman, & Eaquad, 2018).

“...almost a fifth of rented properties are crowded (18.7%), far more than the proportion of owner-occupied homes (5.7% of those with mortgages, 3.5% of those owned freehold)” (Chisholm, Howden-Chapman, & Fougere, 2017).

“Approximately 10% of hospital admissions per year for diseases such as pneumonia, meningococcal disease and tuberculosis are attributable to household crowding; for Māori and Pacific people, the number is 20% of hospitalisations” (Johnson, Howden-Chapman, & Eaquad, 2018).

“Overall, we estimated that 499 patients were hospitalized annually for illnesses attributable to household crowding (uncertainty range: 9–1722 patients). These patients accounted for 526 hospitalizations annually for a total of 806 nights costing almost NZ\$ 1.4 million (US\$ 1 million). The most expensive conditions attributable to household crowding were respiratory infections (pneumonia or lower respiratory tract infection and upper respiratory tract infection)” (Riggs et al., 2021).

Homelessness

Research shows that rising homelessness in Aotearoa New Zealand stems from deeper structural failures, including housing market pressures, institutional racism, and the legacy of colonisation (Pierse et al., 2019; Smith et al., 2025). At the 2018 Census, over 100,000 people were recorded as experiencing homelessness, most living in overcrowded or temporary accommodation, and some without shelter entirely (James et al., 2020; Smith et al., 2025). Māori, Pacific Peoples, and young people are most affected, reflecting the ongoing impacts of colonisation and structural inequities (Pierse et al., 2019; Smith et al., 2025). Hidden homelessness is also common, particularly among women, who are more likely to stay with friends or whānau than sleep rough (Pierse et al., 2019). While plans exist to address homelessness, the Homelessness Action Plan has been criticised for being siloed and reactive—focused more on managing homelessness than preventing it or building long-term, whānau-centred housing solutions (Smith et al., 2025).

“Homelessness is driven by structural factors (e.g., institutional racism and discrimination) and system failures (housing shortages, rising rents, high cost of living, welfare support issues, poverty). Housing unaffordability and high emergency housing demand considerably impact homelessness in Aotearoa, New Zealand” (Smith et al., 2025).

“Increased homelessness and people living without shelter in New Zealand is likely the result of an increasing lack of affordable and social housing, with a shortage of existing supply as well as affordable new builds, a rapidly-inflating property market, significant increase in demand for private rentals, and previous policy to reduce the state housing stock” (Pierse et al., 2019).

“In Census 2018, more than 102,000 people were identified as experiencing homelessness,² about 2% of Aotearoa New Zealand’s population. Māori, Pacific peoples, and young people have the highest rates of severe housing deprivation” (Smith et al., 2025).

“Consistent with well-known inequities, there was an over-representation of Māori amongst the cohort experiencing homelessness. The ongoing effects of colonialism and discrimination are evident in this over-representation, a situation for which the New Zealand Government has a responsibility for as part of its Treaty of Waitangi obligations” (Pierse et al., 2019).

“Sharing accommodation in a private dwelling was the most prevalent form of homelessness (73.3 percent of the total homeless population), followed by temporary residence in a non-private dwelling (18.1 percent) and without shelter (8.5 percent)” (James et al., 2020).

“Rough sleeping populations are often portrayed or understood as being predominantly male, however research on the severely deprived housing population in New Zealand suggests that females may be more likely to be in ‘hidden homelessness’, staying with family or friends, rather than more visible places such as the street or city night shelters” (Pierse et al., 2019).

“Homelessness and incarceration share a number of risk factors including social and economic marginalisation, mental and physical health problems, addiction issues, and prior physical and sexual abuse and trauma” (Mills et al., 2022).

“Some sector representatives described the HAP response as siloed and programme-centric focused on managing homelessness and not preventing it. Their criticism reflects their perception that the HAP focused too much on managing homelessness through increasing emergency and transitional housing spaces rather than creating effective whānau-centred pathways to long-term secure housing. They described emergency and transitional housing spaces as re-traumatising people experiencing homelessness” (Smith et al., 2025).

Emergency Housing Challenges

Emergency housing in Aotearoa New Zealand is intended as a short-term safety net, but research has noted that many individuals and whānau remain in these arrangements far longer than intended (Fasoro et al., 2024). The Emergency Housing Special Needs Grant (EHSNG) funds short motel stays, but this form of housing lacks the stability, and support offered by public housing (Ministry of Housing and Urban Development, 2023; Fasoro et al., 2024). High rates of repeat use of EHSNGs, alongside a growing public housing waitlist, reflect wider housing system pressures. A shortage of public housing and affordable rentals prevents people from moving out of emergency accommodation and into stable housing (Fasoro et al., 2024). Concerns have also been raised about the quality and suitability of emergency housing, with research showing that for vulnerable groups, these environments can increase distress and experiences of stigma (Smith et al., 2025; Mills et al., 2022). In response to these challenges, agencies such as Oranga Tamariki have called for urgent, sustainable long-term housing solutions that are safe, stable, and appropriate for whānau (Oranga Tamariki, 2022).

“The high rate of repeat applications for EHSNGs [Emergency Housing Special Needs Grant’s], along with the rapidly growing Housing Register—which contains eligible applicants who have been assessed but not currently placed in public housing, suggest that the lack of available public housing and a gross undersupply of affordable private rental housing function as barriers to exiting emergency housing” (Fasoro et al., 2024).

“The emergency housing system provides an even less secure form of accommodation than private rentals. Emergency housing is intended to be a short-term measure to provide shelter before tenants are provided with greater stability through public housing, although this short-term intention is rarely borne out in practice” (Fasoro et al., 2024).

“The purpose of the EHSNG [Emergency Housing Special Needs Grant] is to help individual and families with the cost of staying in short-term accommodation (usually a motel) if they are temporarily unable to access a contracted transitional housing place or private rental. The EH SNG pays for short-term accommodation for up to seven days at a time” (Ministry of Housing and Urban Development, 2023).

“Receiving an EHSNG allows individuals to better access healthcare, which may explain the initial increase in mental health outpatient visits after receiving an EHSNG. However, EHSNG recipients do not enjoy the tenure security and wraparound support that public housing tenants receive, which leads to a substantial difference in health and well-being improvements” (Fasoro et al., 2024).

“Considering the overall poorer quality of private rental houses in Aotearoa NZ, we expect that the private rental system and accommodation used for emergency housing would have lower rates of compliance with the HHS than public housing” (Fasoro et al., 2024).

“Further, sector representatives and service providers stakeholders noted the supply response of emergency and transitional housing does not meet the diversity of needs and can be inappropriate and worsen people’s circumstances” (Smith et al., 2025).

“Post-release emergency accommodation, such as motels, and temporary/transitional accommodation, such as hostels, were strongly disliked by many research participants.... Many resented the other inhabitants and strict rules of hostels, seeing this accommodation as an extension of jail, which left them with little or no personal space and no control over their lives, and increased the stigma they faced on release, making it impossible to start their life in the community in a positive manner” (Mills et al., 2022).

“Oranga Tamariki staff also indicated concern about the over-reliance on short term immediate and emergency housing for families and whānau of children and young people in care, including Emergency Housing Special Needs Grant motels, Transitional Housing and emergency accommodation organised by Oranga Tamariki. Housing supports and solutions for families and whānau of children and young people in care need to be more sustainable and long-term as housing need does not end once the child or young person returns home from Oranga Tamariki care” (Oranga Tamariki, 2022).

Tenant Rights and Advocacy Issues

Although tenants in Aotearoa New Zealand are legally entitled to a home in a “reasonable state of repair,” many face barriers to having their rights upheld in practice (Bennett et al., 2016; Chisholm, Howden-Chapman, & Fougere, 2017; Chisholm, Howden-Chapman, & Fougere, 2020). Power imbalances between tenants and landlords, combined with the ability for landlords to end tenancies without cause, often make tenants reluctant to raise concerns about property issues for fear of eviction or rent increases (Chisholm, Howden-Chapman, & Fougere, 2020). This is particularly concerning given the poor condition of many rental properties, which can pose risks to both physical and mental health (Chisholm, Howden-Chapman, & Fougere, 2020). Enforcement systems often rely on tenant complaints, further disadvantageous to those who lack information, legal support, or confidence to act (Ade & Rehm, 2020; Chisholm, Howden-Chapman, & Fougere, 2020). In some cases, tenants choose to leave a property rather than report issues, showing that while legal protections exist, they are difficult to enforce in practice (Chisholm, Howden-Chapman, & Fougere, 2020).

“In some cases, tenants do not know about their rights, lack clear information about their rights, and lack access to legal aid or tenancy advice. Tenants who know about their rights will not necessarily assert them as doing so is risky, especially given that under most tenancy arrangements landlords can end a tenancy without any grounds” (Chisholm, Howden-Chapman, & Fougere, 2020).

“Tenants are confronted with issues of poor housing quality, insecure housing, high rents relative to income, lack of autonomy, and difficulty asserting their legislative rights” (Chisholm, Howden-Chapman, & Fougere, 2017).

“While tenants have a right to a dwelling in “a reasonable state of repair” that meets the 1947 regulations under the Residential Tenancies Act 1986, there are a number of disincentives to take cases to court, such as damaging the relationship with your landlord, possible rent increases and prohibitive court costs” (Bennett et al., 2016).

“Rental housing tends to be in worse condition than owner-occupied housing, placing tenants at greater risk of injury and of poor respiratory, cardiovascular, and mental health. Much of the regulation around housing quality assumes that tenants will report problematic housing to their landlords, the courts or the authorities. However, evidence from a number of studies shows that tenants, in many cases, do not report problems with their housing” (Chisholm, Howden-Chapman, & Fougere, 2020).

“An assessment can occur once and remain valid with limited requirements for ongoing re-assessment. Many mechanisms are reactive, with the HHSRS and HHS relying on occupants lodging complaints before action will be taken. This disadvantages tenants who may be reluctant to lodge complaints for fear of subsequently being evicted” (Ade & Rehm, 2020).

“Where possible, a tenant may move out of a house in response to problems, rather than report problems to the landlord” (Chisholm, Howden-Chapman, & Fougere, 2020).

Vulnerable Populations and Discrimination

Housing challenges in Aotearoa New Zealand are not experienced equally. Research shows that Māori are three times more likely, and Pacific Peoples four times more likely, to face housing deprivation compared to Pākehā (Oranga Tamariki, 2022). Other communities identified in research as disproportionately affected include low-income earners, migrants, disabled people, and older adults (Amore, 2016; James et al., 2020; Telfar-Barnard et al., 2017; Oranga Tamariki, 2022). These groups often face barriers due to discrimination, systemic bias, and a lack of appropriate housing options (Telfar-Barnard et al., 2017; Norris & Nandedkar, 2022). Research has found that the extent to which individuals believe they display visible features identifying them as Māori can affect their experiences within housing systems, including access to education and home lending, with these patterns linked to institutional racism (Norris & Nandedkar, 2022). For disabled people, emergency housing was often unsuitable, particularly for those who required more intensive support or care, such as accessible facilities or equipment (Oranga Tamariki, 2022). While some suggest these communities are ‘hard to reach,’ their frequent interactions with multiple government agencies suggest the problem lies with the system, not with a lack of engagement on their part (Pierse et al., 2019).

“The authors found that to the extent to which people thought they displayed visible features that would identify them as Maori played out in systematic factors in obtaining housing (e.g. education, home-lending institutions), which the authors link to institutional racism” (Norris & Nandedkar, 2022).

- “Some population groups in New Zealand are at greater risk of experiencing severe housing deprivation. Rates of severe housing deprivation are highest among Māori and Pacific Peoples. Pacific Peoples are four times more likely to experience severe housing deprivation than Pākehā and are much less likely to own their own home. Māori are three times more likely to experience severe housing deprivation than Pākehā. Disabled people are twice as likely to experience severe housing deprivation where their dwelling lacks at least one basic amenity and they lack the resources to change their circumstances, then the general population” (Oranga Tamariki, 2022).*
- “Migrants, especially new migrants, are at particular risk of homelessness” (Amore, 2016).*
- “Our findings show 31% of Takatāpui/LGBTIQ+ youth had experienced homelessness at some point in their lives. This also aligns with Aotearoa-specific research which found over 37% of Takatāpui/ LGBTIQ+ high-school-aged youth had experienced housing deprivation” (Fraser et al., 2022).*
- “Overall, 3,333 (8.1 percent of homeless people) were aged 65 and over. A further 6,891 (16.7 percent) were aged 45–64 years. Just over half of those aged 65 and over (55.4 percent) were sharing accommodation in a severely crowded private dwelling” (James et al., 2020).*
- “Lower income tenants have fewer rental options because they have low rental budgets and are more likely to have poor credit records and/or to belong to social and cultural groups commonly subject to discrimination or unconscious bias from landlords” (Telfar-Barnard et al., 2017).*
- “Many emergency housing settings are also not geared up to cater for disabled children and young people who need more intensive support or care” (Oranga Tamariki, 2022).*
- “The HF [Housing First] cohort is not ‘hard-to-reach’ with over 200,000 individual recorded and linked interactions with government services, an average of over 500 each. Rather, they are likely victims of inadequate systems” (Pierse et al., 2019).*

“With renting comes vulnerability, right?.”

Workshop Participant.

Snapshot of National Media

This review takes a close look at how rental and emergency housing is represented in the media across Aotearoa New Zealand. This review aims to shed light on the broader public conversation around these topics, offering a snapshot of how rental and emergency housing issues are currently being portrayed. This ensures our understanding of the rental and emergency housing landscape stays informed by the latest discussions and developments.

Overview of Media Coverage

Our analysis draws on over 300+ articles published between March 2024 and March 2025, sourced from leading media outlets across New Zealand. Figure 10 below shows the month-by-month frequency of these reports, highlighting increases and decreases in discussions during specific periods.

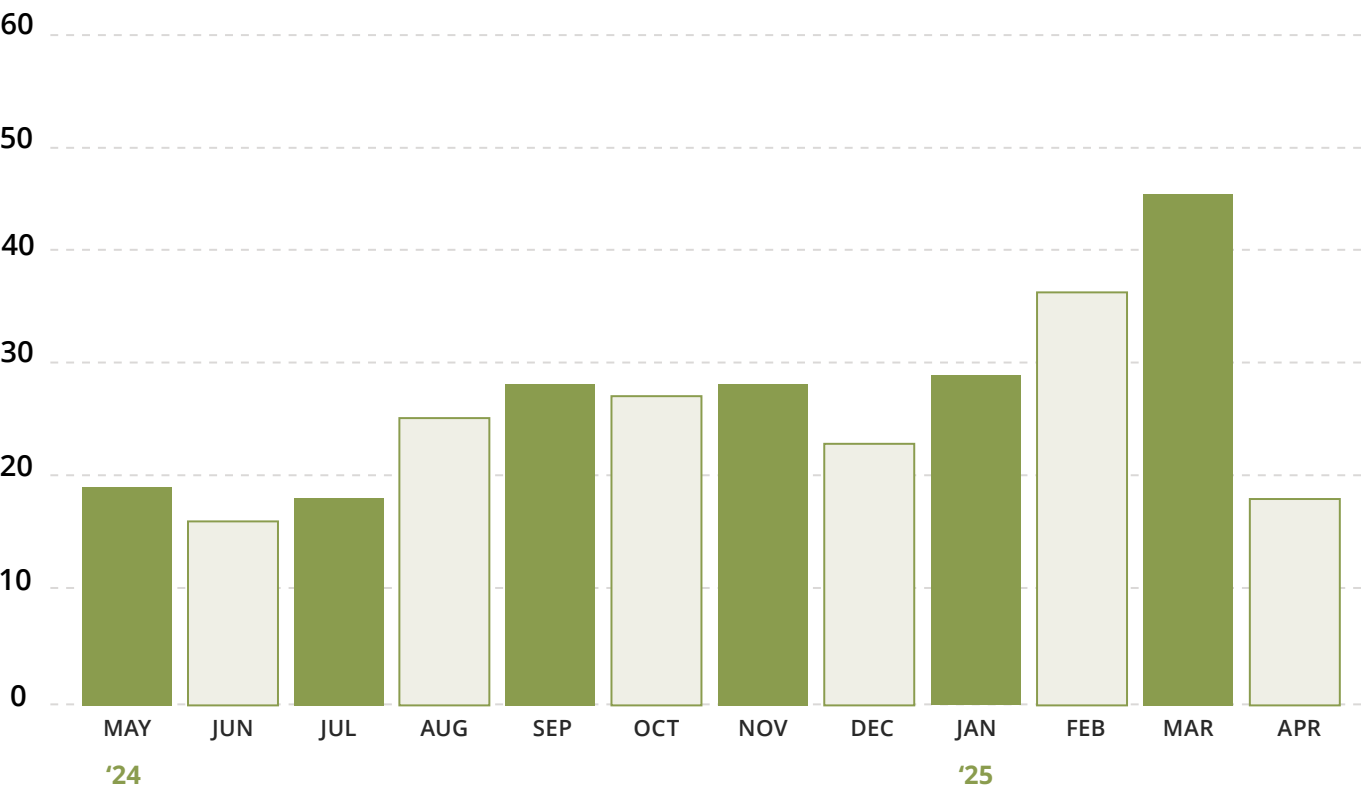


Figure 10 - Monthly Frequency of Media Publications on Rental and Emergency Housing.

In addition to visualising the frequency of media coverage, we identified the common themes across all articles. These key themes are:

- 1 National Emergency Housing
- 2 Rotorua’s Emergency Housing Legacy
- 3 Unprecedented Levels of Homelessness
- 4 Aotearoa’s Housing Shortage
- 5 Rental Prices
- 6 Unhealthy Homes Still Common
- 7 Housing for Aotearoa’s Ageing Population
- 8 Tenant and Landlord Issues
- 9 Kāinga Ora Operations
- 10 Government Housing Policy Changes
- 11 Iwi Housing Solutions

National Emergency Housing

Media coverage of emergency housing in Aotearoa New Zealand highlights a tension between reported progress and growing concern. While the Government is celebrating a drop in the number of people in emergency motels, media reports suggest the decline stems largely from tightened eligibility criteria, rather than a genuine increase in housing availability. Journalists and advocates raise alarms about rising homelessness, a lack of visibility around where many have gone, and the risk that people in need are being pushed into more precarious or hidden forms of housing, such as sleeping in cars, garages or overcrowded homes. While outcomes have improved for some families, the media warns that the crisis is being made less visible rather than meaningfully resolved.

“Social Housing Minister Tama Potaka on Sunday celebrated that more than 1000 children were “no longer growing up in motels”...But neither his office nor the Ministry of Social Development could readily explain where those children are living now” (Stuff, 2025).

“Rather than reducing the wait list by reducing the number of people in emergency housing by getting people into permanent housing, we’ve just made it much harder to get the emergency housing benefits” (NZ Herald, 2025).

“About 200 whānau who have left emergency housing but are unaccounted for are likely to be sleeping in cars, garages or overcrowded homes” (RNZ, 2024).

“Applications for emergency housing are being declined and the word is out that it’s not worth applying” (NZ Herald, 2024).

“We’d like to think that the substantial reductions in applications for emergency housing is because there’s suddenly more housing available. But the corresponding and obvious increase in homelessness on our streets tells us otherwise” (RNZ, 2025).



17 AUG 2024

The Government celebrated more than ‘1000 children no longer growing up in motels’ - but can’t say where they have gone

Social Housing Minister Tama Potaka on Sunday celebrated that more than 1000 children were “no longer growing up in motels”...

(Stuff, 2025).

Rotorua’s Emergency Housing Legacy

Media coverage of emergency housing in Rotorua highlights how the city continues to grapple with the lasting impacts of motel-based emergency accommodation. While the Government claims it is on track to phase out all emergency housing motels by the end of 2025, widespread frustration remains among residents, business owners, and tourism operators, who say the system has left enduring damage. Concerns focus on the slow pace of change, broken promises, and ongoing uncertainty about the emergency housing exit strategy. Across the media coverage, Rotorua is portrayed as a community determined to move forward but still burdened by the consequences of past housing decisions.

- “The community has suffered continuous harm; that harm continues; the experiment has failed the community; and it is time for it to stop” (RNZ, 2025).
- “Our village stands as one of the earliest tourism initiatives... the impact we carry is just too great” (1News, 2024).
- “...the anxiety and dread was as real now as it was in 2022 and it was “wholly unacceptable” to continue for another year” (NZ Herald, 2024).
- “HUD remains committed to ending the use of CEH motels in Rotorua before the end of 2025 and will work to exit motels ahead of the consent periods wherever feasible” (NZ Herald, 2025).
- “National promised real change for whānau and individuals stuck in emergency housing and we are on track to deliver, with all contracted emergency housing in Rotorua set to close within 12 months” (NZ Herald, 2025).
- “Tourists and staff at the village must make their way through a carpark over-run with drug dealing, prostitution, and human excrement” (RNZ, 2024)
- “Those residents were the experts on the negative impacts, she said, as they experienced it daily and the last two years showed those impacts were “very real” (1News, 2024).
- “Residents opposed the applications for resource consent to extend the contracts for another year, at a hearing in November, saying they were fed up with the consequences of being the only city in New Zealand with contracted emergency housing (CEH)” (RNZ, 2025).

- “Submitters generally rejected the 12-month term arguing they had already suffered the adverse effects of the policy for at least four years and another year, with no clear and confirmed government exit strategy, was an unfair burden on the community” (1News, 2025).
- “The exit strategy, in-as-much as now there is one, rests on assumptions regarding new builds and affordable rentals” (RNZ, 2025).
- “What we don’t want to see is people going back on their word now. Let’s just close these places down. Get people into houses and homes and get back to the city that we used to be” (RNZ, 2025).
- “It is incomprehensible that [the Government] has failed to find a better solution in two years” (NZ Herald, 2024).
- “resident... said they felt “blindsided and betrayed” after election promises to end [hotel] use within two years” (NZ Herald, 2024).
- “The commissioner noted “the sense of betrayal ” submitters felt from the extension applications.” (NZ Herald, 2025).
- “Rotorua residents say they feel “blindsided and betrayed” by a bid to keep contracting 10 motels to house homeless people despite election promises to end this within two years” (NZ Herald, 2024).
- “I have seen no actual evidence to back up the ministry’s confidence it would be able to house all tenants” (NZ Herald, 2025).
- “Submitters generally rejected the 12-month term arguing they had already suffered the adverse effects... and another year, with no clear and confirmed government exit strategy, was an unfair burden” (NZ Herald, 2025).
- “This is a community that stood up and said ‘we don’t want this for our town’” (NZ Herald, 2024).
- “Rotorua shouldn’t have to suffer because the previous Government wasn’t able to deliver faster solutions” (NZ Herald, 2024).



7 NOV 2024

Rotorua emergency housing: Residents talk of distress and anxiety

She described how contracted emergency housing motels took a toll on her family – physically and emotionally – and now a financial loss...

(NZ Herald, 2024).

Unprecedented Levels of Homelessness

Media reporting portrays homelessness in Aotearoa New Zealand as reaching unprecedented levels, with growing visibility of tents, cars, and makeshift dwellings in towns and cities across the country. Coverage highlights a wide range of affected groups, with Māori, women, young people, and those experiencing mental health or addiction challenges reported to be disproportionately impacted.

While government efforts have reduced the number of people in emergency housing and improved access for some, many reports point to a critical and ongoing gap: the shortage of affordable, stable, long-term homes. In the absence of sufficient housing solutions, community groups and local initiatives are left to fill the gaps. However, media scrutiny remains on enforcement tactics such as evictions, public space bans, and the policing of rough sleeping. Critics argue these approaches fail to address root causes and risk further marginalising people already in crisis.

- “I believe the levels of homelessness we’re seeing are unprecedented, certainly in living memory” (Stuff, 2025).
- “Four out of five homeless women are Māori, with single mothers most affected” (Stuff, 2025).
- “Homeless women were ‘largely invisible’, wanting to stay off the streets and instead staying in ‘terrible living situations’ such as abusive relationships” (RNZ, 2024).
- “I’ve met pensioners in their 70s and 80s who come from Auckland or Tauranga and Katikati... They can’t afford their rates, and their insurance, so they’ve bought caravans or motorhomes” (Stuff, 2025).
- “The Government recently celebrated a drop in the number of households living in emergency housing, but did not know where a fifth of them had gone” (NZ Herald, 2024).

“Although the Government has set aside \$140 million for 1500 social housing places in the next couple of years, this is woefully short of the number needed to address that 20,000 long waitlist” (1News, 2024).

“You can only live in one house. There are lots of people [who] make money out of other people’s homelessness” (Stuff, 2025).

“We’re seeing an increase in terms of barriers [to] the people we support, in terms of accessing the appropriate level of supports and resources, such as health, such as employment, such as finance access” (RNZ, 2024).

“You can’t arrest your way out of poverty” (NZ Herald, 2025).

“Targeting the most marginalised members of the community would make their situations worse and would impede them from getting jobs and houses” (NZ Herald, 2025).

“Housing people makes sense... If we invest now in getting somebody permanently housed, we don’t have to pay for that person to be in prison, which is about \$110,000 a year” (1News, 2024).

“As long as we still experience unaffordable housing, a housing crisis - I actually agree with the government that emergency housing is not something that we should need or should rely on - but to remove that safety net while we don’t have sufficient places to house people with the right support networks in place, I think we’re setting ourselves up to create more of a problem than a solution” (RNZ, 2024).



17 JUL 2024

NZ’s homelessness worst ‘in living memory’

NZ’s homelessness worst ‘in living memory’ - Community organisations say our current levels of homelessness are “unprecedented...”

(Stuff, 2025).

Aotearoa’s Housing Shortage

Media coverage across Aotearoa New Zealand highlights a persistent housing shortage that is pushing up rents, overcrowding homes, and limiting access to secure and affordable housing, especially for low-income, Māori, Pacific, and rural communities. Articles capture a range of contributing issues, including underinvestment in public and social housing, the widespread use of homes for short-term stays or holiday rentals in popular areas, and a shortage of appropriately sized and well-located homes. While new housing developments are underway, media reporting suggests they are not keeping pace with population growth or changing housing needs.

- “There’s ‘always a housing shortage – there’s a housing shortage all over the country and Christchurch is no different’” (1News, 2024).
- “There’s only one or two properties ever for rent out here, that’s why it’s such a killer” (NZ Herald, 2024)
- “Rotorua had been grappling with a ‘severe’ housing shortage, with the rental market ‘particularly strained’” (NZ Herald, 2024).
- “There’s not enough big houses and private rentals and if there are big houses, they’re often unaffordable for our families” (RNZ, 2024).
- “We currently still have a shortage of all types of housing, including affordable rentals to support people on lower incomes” (NZ Herald, 2025).
- “There is a massive oversupply of short-stay accommodation and there are places remaining empty all of the time” (RNZ, 2024).
- “In April this year... there were only nine places available for people who wanted long-stay accommodation, and there were 698 Airbnb listings” (RNZ, 2024).
- “There’s approximately 6000 dwellings on Waiheke, and over 1000 [bed and breakfasts], so that’s almost 20%” (RNZ, 2024).
- “We haven’t built enough houses over the last 30 years, when we’ve had the fastest house price growth in the OECD” (RNZ, 2024).
- “We just have an undersupply of houses across the continuum... because we haven’t built enough houses over the last 30 years” (RNZ, 2024).
- “The Hopuhopu Housing Development will help deliver better social and community outcomes... and address the housing shortage” (RNZ, 2024).
- “This new development will also free up much-needed rental accommodation in Rotorua” (NZ Herald, 2024).



11 DEC 2024

Pacific housing crisis stagnates despite growing demand

For over six years, Pacific families have continued to struggle with overcrowded housing, a reality that the Salvation Army finds unsurprising.

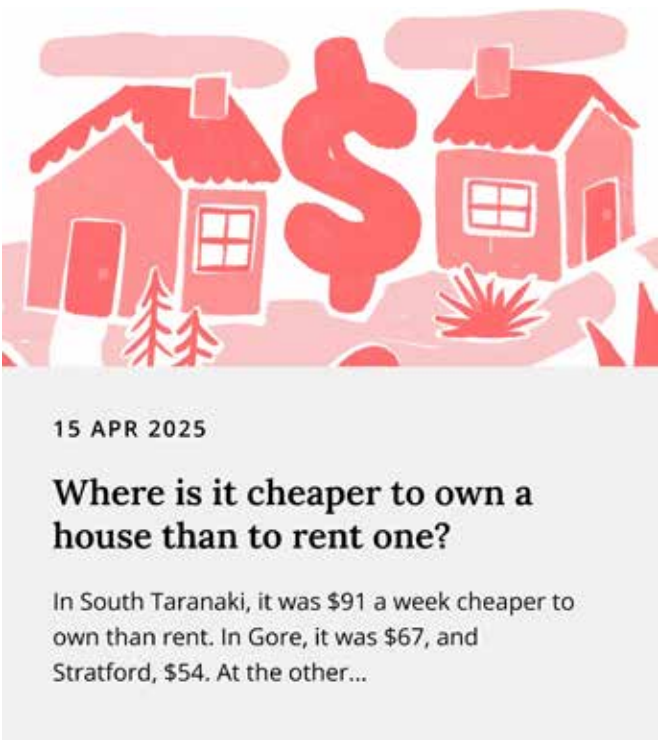
(Radio New Zealand, 2024).

Rental Prices

Media coverage across Aotearoa New Zealand shows the rental market is beginning to shift, with some reports stating prices decreasing as rental supply grows and demand begins to ease. But despite these signs of change, rents remain largely unaffordable for many, driven by a mix of landlord costs like high interest rates, and housing shortages in high-demand areas. As a result, many tenants across the country are spending a significant portion of their income on housing, placing particular strain on single renters, low-income families, and those in regions like the Bay of Plenty, Otago, and South Auckland, where rents remain among the highest in the country.

- “New Zealand was among the most expensive places to rent in the world... one of only eight in which median housing costs used up more than 40 percent of disposable income for the lowest-income tenants” (RNZ, 2024).
- “The Bay of Plenty has been unaffordable for renters for the last few years... more people looking... high rents driven by desirability combined with lack of supply” (Stuff, 2024).
- “Tauranga rents are now at a record \$730 median... Otago rental prices increased 4.2% month-on-month... Bay of Plenty overtaking Auckland for second time in six months” (Stuff, 2024).
- “A house in Tauranga is going for \$2000 a week in rent, double the median weekly wage” (Stuff, 2024).
- “Otago rental prices increased 4.2% month-on-month... average price \$625 a week” (Stuff, 2024).
- “More needs to be done to make rental housing affordable” (NZ Herald, 2024).
- “Kawerau District, for example, had a typical rent that was \$145 more per week than a median mortgage, at \$550 a week rent compared to \$405 for a mortgage” (RNZ, 2025).
- “In South Taranaki, it was \$91 a week cheaper to own than rent” (RNZ, 2025).
- “Rents remain at record highs, currently consuming 28% of gross household income across New Zealand” (Stuff, 2024).

- “Data showed single people aged 25 to 49 were spending 14% more than their coupled counterparts. For housing, they pay 53% more” (NZ Herald, 2025).
- “...renters on the accommodation supplement were spending 35.65 percent of their income on rent alone, compared to 25.85 percent for those not on support payments” (RNZ, 2025).
- “New Zealand is experiencing a growth in rental stock, with listings up 36% year-on-year and up 4% month-on-month” (Stuff, 2025).
- “Rental prices have fallen for the first time since 2022... the national median dropping \$5 month-on-month to \$645 a week” (RNZ, 2024).
- “Rental prices dropped to an eight-month low in September but still sit higher than when compared to the same month last year” (1News, 2024)
- “Rents in Otago surged 4.2%... Wellington weekly rents remained the same... Auckland and Bay of Plenty had a fall of 1.5%” (NZ Herald, 2024).
- “Listings are up... tenants now have more options. There’s a switch from a landlord’s market in 2023 to a tenant’s market in 2024” (RNZ, 2024).
- “Landlords may need to soften price expectations... but have been hit with high interest rates on mortgages” (Stuff, 2024).
- “Landlords have been hit with high interest rates on mortgages, power and rising costs – we can’t lower rents to run at a loss” (Stuff, 2024).
- “Interest rates have jumped... there would be landlords needed to find an extra \$200 a week just to stay viable” (Stuff, 2024).



(Radio New Zealand, 2025).

Unhealthy Homes Still Common

Media coverage across Aotearoa New Zealand reveals persistent issues with rental housing quality, with many tenants reporting cold, damp, mouldy, or structurally unsafe homes. While the Healthy Homes Standards were introduced to address these problems, weak enforcement and inconsistent compliance, particularly among landlords renting to students, low-income tenants, and marginalised groups, mean poor-quality rentals remain widespread, despite being technically compliant. Media reports also highlight the lasting impacts of substandard housing, including serious health conditions such as respiratory illness and rheumatic fever, as well as mental stress and long-term housing insecurity.

- “New Zealand had internationally high levels of mouldy housing, especially in rental properties” (NZ Herald, 2024).
- “Mould covered the clothes, shoes and bags in my wardrobe. I had a persistent cough and the walls dripped with condensation every morning” (NZ Herald, 2025).
- “One tenant had to drill a hole in the kitchen floor for the sewage to drain out of the kitchen” (NZ Herald, 2025).
- “Tenants say they are still experiencing cold, damp and mouldy homes, despite them being compliant with healthy homes standards” (RNZ, 2024).
- “Government Healthy Home standards were mandatory across the board after June 30, and many were still falling well short of the rules” (Stuff, 2025).
- “LGBTIQ+ people faced ‘a lot of difficulty’ finding housing due to prejudice... people are putting up with all sorts of horrible situations” (RNZ, 2025).
- “My flatmate, who has asthma, had to leave after about six months from living in that place because she just got unwell” (RNZ, 2024).
- “New Zealand’s ongoing housing crisis is fuelling high rates of rheumatic fever among Māori and Pacific peoples” (1News, 2024).
- “Moving is taxing — not just on the wallet but also on your mental health. Never being able to put down roots gets inside your head” (NZ Herald, 2025).



5 JUN 2025

LGBTIQ+ renters putting up with 'uninhabitable' housing - researcher

Renters who are takatāpui/LGBTIQ+ are putting up with uninhabitable housing conditions because they are too scared to speak out...

(Radio New Zealand, 2025).

Housing for Aotearoa’s Ageing Population

Media coverage shows a growing crisis in housing for older people in Aotearoa New Zealand. Rising rents, insecure tenancies, and a lack of affordable, age-friendly homes are leaving many pensioners struggling financially and emotionally. Many older people are relying on government support to help pay rent, but with rising housing costs and limited fixed incomes, this often isn’t enough, forcing some to choose between essentials like food, heating, or housing. While media articles highlight various initiatives aimed at improving housing for older people, these efforts are not keeping pace with the growing level of need. Without urgent government action and more suitable homes being built, many elderly New Zealanders may face serious hardship.

- “Some pensioners are spending up to 95 percent of their superannuation on rent” (RNZ, 2024).
- “The private rental market will not be able to keep up with the demand for rental housing for the many pensioners who will need affordable and accessible homes over the coming decades” (RNZ, 2024).
- “We are dealing with... an ageing population with more people reaching old age with a mortgage or no homes” (RNZ, 2025).
- “It makes me feel very insecure you know, I never imagined I’d get to this stage of life and feel so insecure in my world” (RNZ, 2024).
- “The pipeline of new housing has tended to be larger dwellings and not built to accessible standards” (1News, 2024)
- “We’re missing that supply of smaller, accessible one to two-bedroom properties that have the handrails or modifications or kitchens and bathrooms that are appropriate” (1News, 2024).
- “Almost 50,000 pensioners are also receiving an accommodation supplement to help cover their housing costs” (RNZ, 2025).
- “The pension for those living alone was currently \$519.47... meaning receivers were often spending more than they were earning in a given week” (1News, 2025).

- “We’ve had people come here who said they chose between rent and food” (RNZ, 2024).
- “They observe that older people will go without essentials like winter heating for much longer periods of time before they reach out for support” (RNZ, 2024).
- “Landlords need to recognise that making properties accessible not only supports tenants but can also enhance the value and appeal of their rental portfolios” (RNZ, 2024).
- “If the system can keep people ageing in their house rather than needing hospital care or medical intervention, that’s going to be really useful” (1News, 2024).
- “They’re very proud people and, to put them in a position where they have to come begging for help or food, it’s just not acceptable for our elderly” (1News, 2025).



3 SEPT 2024

Crunching the numbers: Over-65s spending almost all of pension on sky-high rent

Some pensioners are spending up to 95 percent of their superannuation on rent...

(Radio New Zealand, 2024).

Tenant and Landlord Issues

Media coverage across Aotearoa New Zealand reveals widespread issues in the management of rental properties, with numerous cases of unsafe, poorly maintained, and unlawfully managed homes. Tenants describe experiences ranging from denied repairs to retaliatory and no-cause evictions. While some positive tenancies are highlighted, these appear to be the exception. The media also highlights growing frustration with the Tenancy Tribunal, where delays, limited resources, and inconsistent decisions leave both renters and landlords questioning the fairness and reliability of the system.

- “The landlord... failed to comply with basic healthy homes requirements... there was no way of heating the property as the heat pump was non-functioning” (1News, 2024).
- “I find that the landlord did not maintain the premises in a reasonable state of repair. I find that the landlord has committed an unlawful act” (NZ Herald, 2024).
- “They had no power and gas for more than 24 hours and were without the internet for five days” (NZ Herald, 2024).
- “The Bill has brought back the ability for landlords to end a periodic tenancy without giving a specific reason, provided they give their tenants at least 90 days’ notice” (1News, 2025).
- “We have a good trust between us at this point... He has told me that he won’t raise the rent unless his expenses change” (Stuff, 2025).
- “What’s interesting is that longer tenancies actually work well for everyone involved... renters get to put down roots and create a real home” (Stuff, 2025).
- “Thousands of people apply to the Tenancy Tribunal every year to have it sort disputes between landlords and tenants” (RNZ, 2024).

- “The system was ‘underfunded and riddled with inefficiency’” (RNZ, 2024).
- “The tribunal isn’t working for anyone... neither side has access to a quick resolution of their problems” (RNZ, 2024).
- “Some of our members are simply walking away from legitimate claims... When you factor in the time investment, the uncertainty and the lengthy delays, many landlords tell us they’d rather absorb the loss and move on... We have a serious access to justice problem” (RNZ, 2024).
- “Decisions were not consistent either, because it was not a court situation where a decision would set a precedent” (RNZ, 2024).
- “It could take a lot of time and resources for tenants to prepare their cases... and then take leave from work to turn up for the hearing” (RNZ, 2024).



30 JAN 2025

What the new residential tenancies law means for renters

After the Residential Tenancies Amendment Bill passed its third reading in Parliament in December, changes to tenancy laws are taking place from this month...

(1News, 2025).

Kāinga Ora Operations

Media reports show that Kāinga Ora is under serious financial pressure, with its debt rising sharply and the agency facing strong criticism for poor financial management. At the same time, Kāinga Ora is dealing with more than \$18 million in unpaid rent, prompting a crackdown that includes ending some tenancies and introducing a new 12-week rent debt limit. While taking a tougher approach in some cases, the agency is also wiping older debts to give tenants a fair chance to catch up.

The media also highlights that several housing projects have been delayed or left empty, including sections purchased years ago for social housing that remain undeveloped, despite the ongoing high demand for homes. Despite this, Kāinga Ora continues to deliver new housing, showing efforts to meet demand while navigating financial and operational challenges.

- “Kāinga Ora’s debt grew from \$2.7 billion in 2018 to \$12.3 billion in June last year. It’s forecast to grow to \$23 billion in four years time” (RNZ, 2024).
- “Kāinga Ora has had ‘easy access to debt but insufficient focus on fiscal discipline, and low levels of accountability,’ according to a damning review in May led by former Prime Minister Sir Bill English” (Stuff, 2025).
- “The Government spent that money with the intention of building social housing on the land, but years later, the 182 sites remain empty” (Stuff, 2025).
- “Kāinga Ora has put two major social housing projects in Northland on hold as the agency reassesses its future building plans” (RNZ, 2024).
- “As at August 25, 2024, \$18.6 million in rent debt was owed by approximately 8100 tenants” (RNZ, 2024).
- “About 3 percent of Kāinga Ora tenants had more than 12 weeks’ worth of rent debt, he said. The tenant with the largest debt had more than \$40,000 owing” (NZ Herald, 2025).

- “A crackdown on unruly tenants has seen Kāinga Ora terminate 14 tenancies in the past three months, with another 25 before the Tenancy Tribunal” (RNZ, 2024).
- “We are drawing a line on how patient we can be. We don’t want to end tenancies, but we will if tenants are not meeting their obligations” (Stuff, 2025).
- “Kāinga Ora Chief executive Matt Crockett says the housing agency is setting a 12-week limit on how much rent debt a tenant can accumulate” (RNZ, 2025).
- “We want to incentivise them to actually start paying off [their rent] by actually putting in a partial forgiveness that allows them to get back to 12-weeks” (RNZ, 2025).
- “That was likely to mean \$8.3m of the \$16.17m owing would be forgiven” (NZ Herald, 2025).
- “As of 31 March, the latest figures available from MSD, 1266 applicants were on the waiting list for social housing in Northland” (NZ Herald, 2025).
- “Over the past three years, Kāinga Ora delivered 158 new state homes in the wider Dunedin area, with a further 26 homes either under construction or contracted for delivery by June 2025” (Stuff, 2025).
- “Figures obtained from Kāinga Ora show Northland had 2401 state homes as of 30 June 2024, an increase of 87 this year” (RNZ, 2024).



1 OCT 2024

Kāinga Ora owed \$18.6m in overdue rent from current and former tenants

Current and former Kāinga Ora tenants owe a combined \$18.6 million in overdue rent. The total has been revealed in response to an Official Information Act (OIA) request...

(Radio New Zealand, 2024).

Government Housing Policy Changes

Media reports highlight major changes in how the government is approaching social and affordable housing in Aotearoa. Kāinga Ora's "turnaround plan" will cut costs by selling high-value homes and focusing on building more efficiently. The government is also reviewing housing support schemes like the Accommodation Supplement, easing investment rules to support build-to-rent developments, and giving community housing providers (CHPs) a bigger role. While these changes aim to improve how homes are delivered, some media voices raise concerns about the slow privatisation of public housing and whether these steps will be enough to meet growing demand.

"The government says it is removing barriers to make it easier for community housing providers (CHPs) – such as the Salvation Army – to build and provide social housing" (RNZ, 2024).

"We call this competitive neutrality. In some areas and for some people, CHPs are the answer. In other areas, Kāinga Ora will be the way to go" (RNZ, 2025).

"Where we want to get to is a system of neutrality between Kāinga Ora and the community housing sector. It actually doesn't really matter who builds the houses, as long as they get built" (RNZ, 2024).

"Bishop said he wants to grow the number of social houses in New Zealand, not the ones owned by Kāinga Ora, the government's social housing landlord" (Stuff, 2024).

"The government is providing \$150 million for lower-cost debt to community housing providers (CHPs) via the Community Housing Funding Agency" (RNZ, 2025).

"Strategic Partnerships represent a more efficient contracting approach, where CHPs will have more autonomy, certainty, and flexibility to deliver social housing" (RNZ, 2025).

"This provides our country with the platform to deliver new affordable homes at scale, helping to address chronic affordable housing shortages nationwide, with less cost to taxpayers and less government debt" (RNZ, 2025).

"Bishop said the plan would reduce Kāinga Ora's debt by about \$1.8b compared to pre-election estimates" (RNZ, 2025).

"The real risk is that the Government will usher in privatisation by stealth by reducing their role in building public housing, and opening up low-income housing to private providers and investors" (Stuff, 2024).

"A net increase of 400 homes per year plus the 750 they've promised to community housing providers is not going to make much of a dent in that waiting list" (RNZ, 2025).

"Bishop announced the government was reviewing the wide variety of support programmes after Bill English delivered his review of housing agency Kāinga Ora" (RNZ, 2024).

"The Accommodation Supplement had one of the biggest price tags of any of them... it now cost about \$2.3b a year" (RNZ, 2024).

"Build-to-rent is a smart and effective way to supercharge the housing supply in this country" (NZ Herald, 2023).

"Cabinet agreed to make changes to the Overseas Investment Act 2005 to better support build-to-rent housing developments" (1News, 2024).

"Bishop released Kāinga Ora's 'turnaround plan' on Tuesday, which he says will refocus the housing agency on its core purpose of being a 'good social landlord' and help it build new homes at market rate or cheaper" (Stuff, 2025).



21 MAY 2024

National faces pressure to build more social houses

Housing Minister Chris Bishop is facing political pressure to prove his plans to boost housing growth will create more social housing, and aren't...

(Stuff, 2024).

Iwi Housing Solutions

Media coverage highlights a wave of Māori and Iwi-led housing developments grounded in whānau aspirations and tino rangatiratanga. These initiatives, often delivered through Iwi–government partnerships, are successfully responding to severe housing deprivation with affordable rentals, shared equity models, and wraparound support services. Beyond meeting immediate housing needs, the developments reconnect whānau with their whenua, cultural identity, and intergenerational wellbeing. Many efforts represent the first step in broader Iwi-led housing strategies designed to grow sustainable, self-determined communities.

- “We have heard some of those moving in say it’s like coming back to the pā for them, like in the old days” (NZ Herald, 2024).
- “Iwi partners, as significant land owners, continue to play an important role in leading local housing solutions and we’ll keep working towards these better outcomes together” (NZ Herald, 2024).
- “Ngāti Rangi’s initial focus on affordable housing was the entry point for further initiatives” (Stuff, 2024).
- “Te Mano o Hamo is one of 12 projects supported by government grant funding of \$82 million” (NZ Herald, 2025).
- “This partnership will help address the housing shortage and is a great example of how the government can work with iwi to deliver real results for whānau” (RNZ, 2025).
- “The partnership showed how the government would work with iwi to address the housing shortage” (RNZ, 2024).
- “The development... is a partnership between Te Rūnanganui o Ngāti Porou and Te Tūapapa Kura Kāinga” (NZ Herald, 2025).
- “These developments are happening against a backdrop of severe housing deprivation in the regions” (1News, 2024).
- “All 48 homes will be affordable rentals and their rent will be capped at 80 percent of the market rent” (RNZ, 2025).
- “Ka Uruora... supports whānau into either shared equity (progressive) ownership or affordable rental housing” (NZ Herald, 2024).

- “Being situated next to Te Tini o Porou means those who live there will have easy access to wraparound support and services” (NZ Herald, 2025).
- “The homes have been developed... on land bought through the Crown’s deferred selection property mechanism under the Ngāti Rangi Treaty settlement” (NZ Herald, 2024).
- “Each of these homes represents a fresh start and a secure foundation for whānau and tamariki to grow, thrive, and stay connected to their whenua” (1News, 2024).
- “Our approach is whānau-centred. We are always keeping our eyes peeled for opportunities to support our whānau” (NZ Herald, 2024).



(Stuff, 2024).

“I believe the levels of homelessness we’re seeing are unprecedented, certainly in living memory”

Workshop Participant.

Summary of Community Insights

In this section, we explore the lived experiences shared by the communities we engaged with, supported by insights from our Equity and Wellbeing profiles and conversations with industry experts. The aim is to highlight key themes that reflect the community’s main concerns around rental and emergency housing in Aotearoa New Zealand.

Although we have aimed to capture the primary concerns, we acknowledge that we likely haven’t heard everything. What we share here aims to shine a light on what these communities deemed important, providing a foundation for understanding the rental and emergency housing landscape from the communities perspective.

Rental Availability Crisis

Many believe that finding a rental home is extremely difficult due to a severe shortage of available properties, long waitlists, and intense competition, with these issues persisting even in more affordable areas, showing that availability, not just cost, is a major barrier. These challenges are felt particularly by single people, young adults, those without a rental history, families with children, and pet owners, who face additional barriers to securing a home. The severe shortage of housing is believed to have significant flow-on effects, with more people turning to overcrowded housing and unconventional living arrangements due to limited choice—all of which increase instability, vulnerability, and stress.

“The lack of rentals here is phenomenal, the lack of housing full-stop. We need more houses.”

“The cost of rent around here and the lack of rentals is just really bad.”

“It’s certainly only one part of the picture though. The rental prices [are] lower, if you can find one.”

“It might be more affordable, but there’s a massive shortage.”

“There are generally just less houses to rent.”

“It’s so hard here with homes. So there’s just hardly any rentals.”

“Huge waiting list for rentals.”

“Real estate has about 10 people on the waiting list for every house. When I last had a conversation about one house, it hadn’t even been advertised. It has been like that for a long time.”

“It’s cheaper to live here. But there aren’t any rentals – let’s be honest.”

“It’s so competitive. If you put a rental property up I imagine they have people coming out the door trying to go into them.”

“People can’t actually find houses in general. So, yes, rent might be affordable but there is none.”

“Because the demand for housing is so high, you get 200, 300 people going to [view] one house and this is just to rent. That’s how many people are looking for houses.”

“You also get landlords that don’t let pets in nowadays, and a lot of people who have pets so they find it hard to get a house to rent.”

“Let alone if you’ve got a dog, you’re completely out of luck. So that’s it.”

“So trying to get a rental property for someone who’s say 18 to 20, who wants to live on their own, is just non-existent at the moment.”

“One, they don’t have any recommendations or any history [of renting] and two, they can’t afford it.”

“It is hard for people at the moment to pay that sort of rent. Especially those who are unemployed and single people. So if there’s only one person on their own, that’s unachievable.”

“Maybe it’s more affordable than other urban centres, but it’s still difficult and hard for these kids, 20 year olds.”

“Young parents wanting to get a rental house for them and their child, \$480 for a rental is barely manageable and you need to have no other debts.”

IN 2024, THE AVERAGE TIME A RENTAL PROPERTY REMAINS LISTED BEFORE BEING RENTED OUT IS TYPICALLY 3-5 WEEKS. THIS INCLUDES THE TIME FROM WHEN THE PROPERTY IS LISTED ONLINE TO WHEN A TENANT MOVES IN.

MBIE Tenancy Services, 2024.

Empty Rural Homes

As rental demand increases, the number of empty rural homes, particularly farmhouses and cottages, is increasingly seen as a concern contributing to housing pressures in some areas. While the cost and complexity of meeting Healthy Homes standards are seen as barriers to renting out these properties, some owners are also deterred by previous negative experiences or a desire to retain control over who lives there, especially if the home might be needed again for farm use.

“So what frustrates me immensely is going past beautiful dairy farms that have whole houses sitting there empty, because the farmers cannot be bothered going through [to meet housing criteria], they just don’t need the hassle.”

“It just seems a waste that these buildings slowly deteriorate.”

“And we still have empty houses in this town...”

“I.e. cottages in the country that are now empty, good houses in his view but wouldn’t pass inspection.”

“The sad thing about it is some of those homes [owned by out of towners] are empty. It’s a crime.”

“There does seem to be empty houses around Taranaki in rural areas and people who own them, because of the new rules around Healthy Homes, farmers especially, have a house that they’d normally rent out but won’t anymore as it’s not up to standard.”

“They have to have all the insulation, and there’s a lot of money [that] needs to be spent on them right? So farmers leave their houses empty. This is a huge problem.”

“A lot of the houses are left empty because the farmers don’t want to upgrade, and spend money to make them [better], because there’s such a check list now.”

“[Farmers] are busy, hard working people, and it costs quite a bit to get these houses up to standard. So they leave them vacant.”

“Some have had a bad experience, some don’t want the tenant to have the right to stay in the house particularly if they need it for the farm later on. There are a whole raft of reasons.”

“Farmers have spare houses but they aren’t interested in renting them.”

Rental Affordability Crisis

While some believe that rent is cheaper in smaller rural communities, many note that rental prices across Aotearoa New Zealand have significantly increased, with some now matching or even exceeding mortgage repayments. Landlords are often seen as holding the upper hand, contributing to the rising prices. Renters, especially those on low incomes or benefits, are struggling to keep up. As a result, some are forced to make difficult trade-offs between rent, power, and food.

“With rentals, landlords have the upper hand and they can charge whatever they want – and people will pay it because they need a roof over their heads.”

“Actually then if you put it in that perspective, places like Patea, the rent is cheaper.”

“I pay pretty good rent, a four bedroom house, \$400 a week compared to \$700-\$1000 a week in palmy.”

“You can get something up there [New Plymouth] for \$700 whereas, you can get something way bigger down here for like, \$450, \$500.”

“Mind you, rent has gone up a lot. Rent does seem to be reasonable.”

“Our housing has been cheaper around here, Eltham, Mania. It is cheaper to live here, to have a rental even, although that has changed. We can get \$300 a week houses here whereas in New Plymouth it’s \$500 a week. That’s a huge difference.”

“I have conversations with people who have just come from Auckland, and they’ll say ‘my rent, or my mortgage was \$900 a week in Auckland. Whereas, I’m here, now paying \$450 a week.’”

“\$412 is a low amount for Hawera. Sometimes it can be like \$500, it’s unaffordable for people.”

“I do know that they are expensive. But just in Eltham, that’s low, even the lowest ones, you need \$400 [to] get for the bottom rental prices.”

“An average rental here now, for a three bedroom home, is anything from \$450 to \$480 a week and that is for an average 3 bedroom rental home.”

“It’s just insane. It’s a crisis. We’ve got one of our adult kids looking for a house, and she was looking at a house in Waitara and it was \$900 a week rent.”

“Rent is certainly still high.”

“You just really wonder how some of these families are coping with the increase in rent.”

“EXAMPLE person moving into 2 bedroom house on Swan street - ‘she’s being charged \$500 a week. For that same money she could of have a mortgage on that property for less.’”

“\$500 has really increased, that is high now but that’s the going rate now and it’s too much of a squeeze.”

“So even if the mortgages aren’t as much they can charge that much because people are desperate.”

“There’s no law...if somebody’s going to pay \$900 then they will pay \$900, and there are people out there that will, and they will do that.”

“Comparably, it is cheaper here but it is still very expensive. Nobody’s wages are increased to match, so a good proportion of anybody’s money is going to rent.”

“It’s just the prices these days and then the rent, you know, 60% of people’s incomes are going on rent.”

“Rent in Taihape can be up to \$450 a week. So, you can’t survive on the benefit because all of your income goes towards that.”

“Rentals, whilst they might say more affordable, when you’ve got rent of \$400 for a three bedroom home and you’re on the benefit. Your benefits [are] only \$300, maybe \$320 if you have got temporary additional support. That’s still more than 100% of your income.”

“When I was working at MSD, \$600+ for 3 bedroom, shit-holes. This was for people on benefits, they don’t even get half of that on the benefit. So to say we have affordable renting in Hawera is... ha!”

“We do also have people struggling to make ends meet and rent has increased meaning most of their money is going towards this.”

“So the economy is really stretched, against those with low incomes, they’re in a bind in a lot of ways, food, a roof over your head, power, you are pretty much shot.”

“Rent, power and food - our clients can’t even afford the basics.”

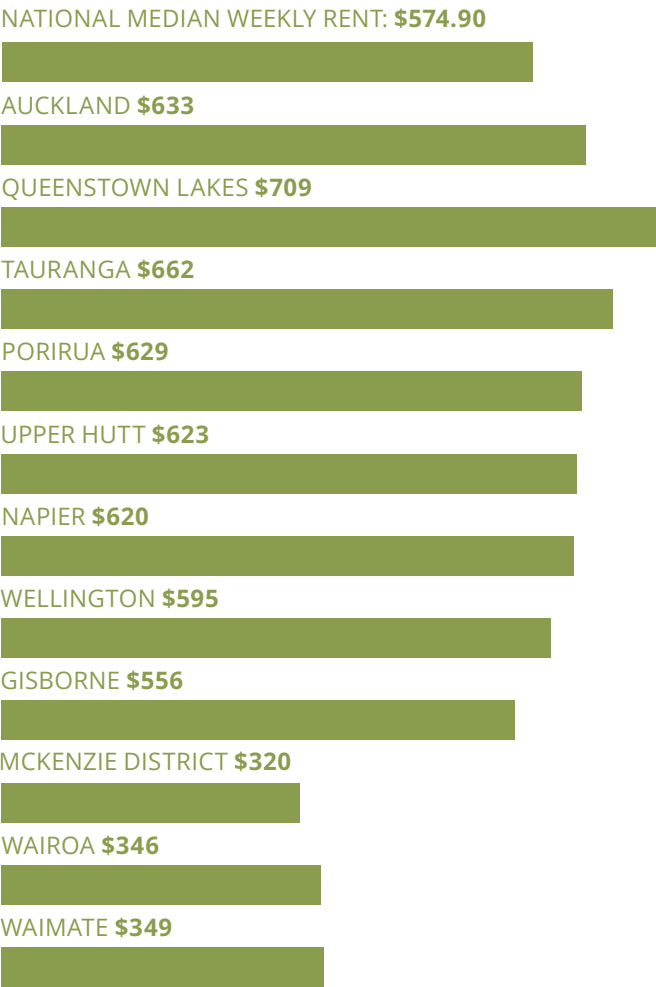
“A standard three bedroom house, nothing flash, is \$500. People don’t even get \$500, that’s their weekly income and to have that all go onto rent...”

“Do we pay the power or do we pay the rent? That’s [what] my friend saying that to me just a month ago. So, she comes to my house and gets food so that she doesn’t have to worry about food. But there’s still the power and rent, now prices are ridiculous.”

“That’s why people have to choose, do I pay power, do I pay my rent or do I go get food?”

“Run down places being bought for a lot of money and done up to a level that renters were not welcome.”

THE MEDIAN WEEKLY RENT FOR THE FOLLOWING CITIES AND TOWNS AS OF JANUARY 2025:



MBIE Tenancy Services, January 2025.

IN 2023, THE MEDIAN WEEKLY RENT PAYMENTS WERE \$575 NATIONALLY, WHILE AVERAGE WEEKLY MORTGAGE PAYMENTS WERE \$658.20.



Stats NZ, 2023.

IN APRIL 2025, THE AVERAGE NEW ZEALAND HOUSEHOLD SPENT 26% OF ITS INCOME ON RENTAL COSTS.

Dot Loves Data, Community Compass, 2025.



26%

Substandard Living Conditions

Many believe that the severe shortage of affordable housing is driving a rise in homelessness and forcing people into makeshift or substandard living conditions, including cabins, sheds, garages, caravans, motels, and campgrounds. In more extreme cases, people are reportedly sleeping in cars, couch surfing, or even living in public facilities like stadiums or toilets. These situations are not only unsafe and precarious, but also described as stripping people of stability, privacy, and dignity, reflecting the severity of the growing housing crisis.

“There have been, probably, three occasions of us being notified of people living in the stadium. Someone was living in the toilets. It’s terrible. It’s really terrible.”

“We just don’t have housing. That’s why I suppose we’ve got a lot of our families living together, a lot have got cabins. Yeah, I can’t see they’re getting better anytime soon. That’s for sure.”

“Over in Pātea, there’s a section down the road from me that’s going four cabins on it, one bedroom, and there is a shed and outside laundry and they are paying \$300 a week for a cabin, which I thought would have been impossible for somewhere like Pātea.”

“People living in sheds, renting out sheds, and they’re not meant to be leasing those sheds out. So often, friends who have either been kicked out or whatever are bunking with each other.”

“They’re living in the camping grounds in a one-bedroom house and paying similar prices. They’re just finding it really hard to break out of that and get into something bigger that will suit his family.”

“We did have one whānau come in a couple of months ago, and it was the first married couple. So he had been here for a while working. Then he brought his wife over. His wife has got two children and she’s pregnant. There was no housing for them. They ended up by having to stay in a camping ground. She was pregnant. She ended up living in a camping ground with a baby and they only managed to find a house about a week ago.”

“A lot of them are in hotels and motels around the country and in Hāwera too.”

“People who are sleeping rough, that don’t even have an oven, they don’t have a microwave, or they’re living in motels, they’ve just got a microwave.”

“That was just a year ago when I was working at Work and Income. Just the amount of people that were coming through the doors because they were living in their car, whānau living in their cars.”

“Housing too. We have stories of people who, you know, can’t keep jobs because they can’t find a house. They’re living out of the car, and that’s no way to live every day.”

“Yeah it’s very, very hard, like super hard. There’s more homeless people or rough sleepers. We have clients who sleep in their cars.”

“I’ve had some students living in my car park at our campus and not say anything to me because they’ve been too embarrassed but still committed to coming to the courses to get those tickets so they can get employment to get a house.”

“When they move out of that house, they actually can’t get into another so they are sleeping in cars.”

“There seems to be quite a few adults now living in cars and such down there.”

“The increase of homelessness in Whanganui now, is just crazy. People living out of their vehicles.”

“I do notice an increase of people who have their vehicle down at the freedom camping spots along the river. Always someone new turning up.”

AS OF THE 2023 CENSUS, 112,496 PEOPLE IN NEW ZEALAND (2.3% OF THE USUAL RESIDENT POPULATION), WERE ESTIMATED TO BE SEVERELY HOUSING DEPRIVED. THIS IS AN INCREASE FROM 99,462 PEOPLE (2.1%) IN 2018.

Stats NZ, Census 2023.

IN 2023, 333 PEOPLE REPORTED SLEEPING ROUGH IN NEW ZEALAND.

Stats NZ, Census 2023.



Stats NZ, Census 2023.

Cohabitation and Overcrowding

Many believe that limited rental availability, high costs, and financial strain have made overcrowded living situations increasingly common. Families are believed to be cohabitating, with extended whānau—not out of preference, but out of necessity. These arrangements are often seen as acts of resilience and collective support, ensuring no one is left without shelter. However, they come with significant trade-offs, including cramped, unhealthy conditions, which increases risk of illness. Despite these challenges, some still express appreciation for simply having a place to live in an increasingly insecure housing market.

- “We’re appreciative for what we have even though it’s too small for us.”
- “There is a lot of whānau, so nobody is going to allow somebody in their family to go without a roof.”
- “You don’t get homeless, because people will put people in their sheds, or they will double up and stuff.”
- “We’re seeing lots of families cohabitate, to save money.”
- “But I know of families that have decided the economical thing is to have mum and dad move back into the house or for them to move back into the big family house. Because it’s not just one income bringing in money. It’s potentially two or three.”
- “We don’t have rentals widely available, we have families living with families.”
- “I know people who are living with their mother in laws, father in laws, families and it shouldn’t be.”
- “Housing is a massive, massive issue, very high levels of transients, overcrowding.”
- “Story of high numbers of people living in one home - ‘I just came from Te Oranga Whanganui there were families on our books that had 12 to 15 people living in a four bedroom house.’”
- “They can’t afford to live their own house so we just stay at home with mom and dad, then the partner moves in, then they have kids and they are all living in the same house.”

- “We have got overcrowding in houses, they’ll go live with family, some of them have to leave the region, they don’t have a choice, but generally they will live with family and in houses that aren’t healthy.”
- “We’ve got lots of people, lots of families living together. We have two families living in one home, not ideal, it’s increasing things like illnesses.”
- “All our kids are crammed into one, it’s not the greatest environment. But there’s no options. There’s no options out there.”
- “A family I was working with recently they were living in an old farm house and the rent was really low... They anywhere between 4 and 8 tamariki or moko living in their house most day. So they thought ‘this is great, it’s a big house’... But when they came to winter the old farm house wasn’t insulated, and on windy days the walls would flap. They saved money on cohabitating, but... they spend a lot on heating every room.”
- “Gosh \$412 is a lot for the lower income. So that would cause all sorts of problems, doubling up in houses, and people will find a way to live and board.”
- “We rent a house and we are so appreciative of getting this house...we are appreciative we’ve got a house because there’s not many out there.”

IN 2023, 6.2% OF HOUSEHOLDS IN NEW ZEALAND REPORTED OVERCROWDED LIVING CONDITIONS.

Stats NZ, 2023.



IN 2023, 3.9% OF HOUSEHOLDS IN AOTEAROA REPORTED LIVING WITH EXTENDED WHĀNAU OR MULTIPLE FAMILIES UNDER ONE ROOF.

Stats NZ, Census 2023.

3.9%

Hidden Homelessness

Some believe homelessness is often under-recognised because of cultural differences in how it’s understood. In many Pacific communities, for example, it’s common for families to take in extended whānau to make sure no one is left without shelter. As a result, people may not be living on the streets, but are instead in overcrowded, unstable, or emergency housing situations that still involve serious stress and insecurity.

Because these living arrangements are not always reported or counted—especially in census data or government statistics—many affected households remain invisible in the official numbers. Some also feel that the word “homeless” doesn’t reflect their lived reality, and that current definitions fail to show the true scale of the housing crisis.

- “Is it because a lot of people will live communally to avoid being homeless? Their whānau will look after them, so they’re not homeless but in a sense they are.”
- “I think it’s one of the things we’re starting to change is when people talk about the homeless, it’s not about whether they are not living in a property or if they’re outside or in a motel.”
- “Data, a lot of families when they do get those census, they just say “it’s just our family living here” and they don’t really say “oh, yeah, but we’ve got other families living with us too”. So it doesn’t show that full picture of homelessness.”
- “When we’re looking at emergency housing, not all Pacifica families will classify themselves as homeless. That term means they are not living somewhere. So they wouldn’t really say on a stat that we’re homeless.”
- “We’re lucky at the moment. But if things don’t change in the next two years, we will find a lot more [people] homeless and they’ll be families.”
- “Data, if you were to put, are you living with other family members, that would give you more of a stat.”

Mismatch Between Rent Prices and Housing Quality

Many believe there is a growing mismatch between what tenants pay and the quality of housing they receive, with some paying high rents for cold, damp, or poorly maintained homes. Despite the introduction of Healthy Homes regulations, poor conditions remain common, often due to ageing housing, lack of repairs, and the financial constraints landlords face in making improvements. With few affordable alternatives, many tenants feel they have no choice but to remain in these substandard homes.

- “I’m living in a house that I am not comfortable in and it is not up to standard but I can’t afford to leave because rents are too high.”
- “There are places to rent but not many would reach the healthy homes standards.”
- “I want to say no, because the rental market has to have a certain standard these days. However, we’ve still got people living out there with no insulation, no healthy homes, and it’s too much to do any more than what they are already doing. So they’re gonna stay living in those homes. One recently didn’t have running water.”
- “If you drive through some of the streets, you see houses where the windows are filled of moisture, you see the rotting, it’s cold and damp.”
- “This is the reality, condensation on the windows, people don’t know how to clear mould. They’re living in mouldy damp homes.”
- “In Waitōtara communities, we have people living in homesteads, family homesteads which haven’t had a lot of repair and maintenance work put into them.”
- “I am a homeowner but the house I bought is in such a poor state that the amount of money that I’ve had to spend on it would be equivalent to renting.”
- “There’s a lot of landlords that are sitting out there just watching the clock tick as their buildings get closer and closer to being unusable because the economics of doing anything about it just don’t stack up.”
- “The Healthy Homes standards may be a huge barrier in terms of providing more rentals. I.e. costs of upkeep.”

“The houses that need the most are usually the ones that are cheapest to rent but also the houses that need the most heating. What people save in rent, they spend in heating.”

“It would cost more in South Taranaki because they’ve got to put the heater on more. The homes aren’t really up to scratch and it’s colder down there.”

“It’s a nationwide thing, and the quality of housing sort of proves the market is looking for opportunity and yet still there is still a lot of bad quality housing, at unaffordable prices.”

“What are you renting too?... There’s some shockers I’ve come across while looking that I wouldn’t put my staff in.”

“67% of houses in Taumarunui do not meet current building consent codes. They don’t meet living standards either, I think it’s sitting at 38% of them don’t meet living standards.”

“That’s a big issue is that we have really poor housing stock. It requires a lot of investment. We haven’t got the higher income coming in.”

“There’s that monopoly and our whānau are in the middle. They are trying to get good, healthy homes for the family, but can’t”

IN 2024, **84% OF RENTERS SAID THEIR HOME HAD AN “ACCEPTABLE” FORM OF HEATING INSTALLED** (SUCH AS HEAT PUMPS), UP FROM 67% IN 2020. SIMILARLY, **77% OF RENTERS SAY THEY CAN HEAT THEIR LIVING ROOM TO A COMFORTABLE TEMPERATURE YEAR-ROUND**, COMPARED TO 50% PREVIOUSLY.

Ministry of Housing and Urban Development, Renters Pulse Survey Topline Report, January 2024.

IN 2024, **20% OF RENTERS INDICATE THEY ARE PLANNING TO MOVE BECAUSE THEY ARE NOT HAPPY WITH THE QUALITY OF THE RENTAL.**

Ministry of Housing and Urban Development, Renters Pulse Survey Topline Report, January 2024.



Tenant Vulnerability

Many believe that renting often places tenants in a vulnerable and powerless position. Fear of eviction or rent increases is said to prevent renters from speaking up, even when their homes are in poor condition or in need of basic repairs. Some feel forced to “take it or leave it” when accepting rental properties, even if the conditions are poor, knowing they have few other options. Adding to this pressure are frequent inspections and a lack of accountability from landlords, both of which contribute to ongoing stress, particularly for families already under strain.

“We feel a little bit powerless that if we moan too much we’ll get kicked out of our house. Same for if we ask for anything to be repaired. So we do everything ourselves.”

“There’s a lot of power dynamics happening with the rental scene”

“With renting comes vulnerability, right? That if you cause too much trouble to your landlord, you’ll be kicked out”

“So my landlords live in Rotorua, and they basically have so much power, because when I say ‘oh, we needed to fix this or that’ they said ‘we may have to put the rent up’. So, we do everything we can ourselves, we pay for our own way, because we know there’s nowhere to go.”

“Some renters are held ransom almost because if they complain about the state of their house, which may not meet code, they get kicked out.”

“I don’t know if it is often, but I have seen it and then I said to the real estate agent, I said ‘are you gonna fix that?’ and they were like, ‘well, it’s just basically take it or leave it’.”

“Families are living in constant fear of being chucked out with constant inspections by landlords.”

“families who are renting in vulnerable situations they’re under constant stress and pressure, about the slightest little better than untidiness or damage. That’s quite common”

“We feel a little bit powerless that if we moan too much we’ll get kicked out of our house. Same for if we ask for anything to be repaired. So we do everything ourselves.”

“That ease of relationship with the landlord is not there.”

“Making a phone call to a landlord to say the pipes aren’t working or, there’s a draft coming in.”

“It’s a whole process, when all they want is someone to fix the back door because there’s a big draft and when it rains the door warps and it’s not healthy for their children. That can be a real added stress for our families”

“We are also working with families who struggle to get any traction with maintenance it often it’s leading to tribunal. That’s an added stress, a whole other system they’re dealing with”

“I’m actually hearing that’s a more regular occurrence, that a request was made, it wasn’t been followed up, so now we’re at a tribunal. It’s becoming more frequent”

AS OF MAY 2025, LANDLORDS IN AOTEAROA NEW ZEALAND CAN CARRY OUT RENTAL INSPECTIONS NO MORE THAN ONCE EVERY FOUR WEEKS. **THEY MUST GIVE TENANTS AT LEAST 48 HOURS’ NOTICE, BUT NO MORE THAN 14 DAYS’ NOTICE, BEFORE AN INSPECTION.**

MBIE Tenancy Services, May 2025.

A 2018 SURVEY INDICATED THAT **25% OF TENANTS WHO HAD MOVED IN THE PAST FIVE YEARS DID SO BECAUSE THEIR LANDLORD ENDED THE TENANCY.**



MBIE Tenancy Services, Ministry of Housing and Urban Development, 2018.

Tenancy Law Changes

Some have the perception that tenancy laws make it hard for landlords to manage difficult tenants, leaving them with limited options when properties are damaged or tenants refuse to leave. Frustration is growing around the lack of accountability, with some landlords reportedly offering cash incentives to end tenancies early and avoid further harm. These challenges have led some to feel that the balance of power has shifted too far, making it difficult to protect their properties or maintain control.

“There are many examples in the media over the years where homes have been trashed and there has been no accountability and the bond doesn’t cover it.”

“I know one guy here [that] paid his tenants \$1000 to move out by the end of the week because they were trashing the place. It was either pay them \$1000 to get them out, or wait 90 days to get them out. He said ‘if I waited 90 days, the place wouldn’t be standing’.”

“There are a relatively high number of tenants like this, the disappointment of these people renting cottages and the state they have been left in.”

“When they changed their tenancy laws, it’s very much in favour with the tenant which I don’t agree with. Because it’s very very difficult for a tenant to be asked to leave. If they want to paint a room they can. If they want a dog they can. Now, that to me, doesn’t seem right. The owner needs to retain some authority.”

“You get landlords where their houses get wrecked.”

Challenges for Elderly Renters

While many elderly are relatively secure due to owning their own homes, a significant and growing number are struggling with a lifetime of renting. These elderly renters face heightened vulnerability in later life, unable to afford market rents or meet basic living costs on the pension alone. There is also concern about the poor condition of the rental houses available to them, with some being cold, damp, and dingy. As a result, some elderly are moving in with whānau out of necessity, often into already crowded homes, as a last resort to avoid homelessness or financial stress.

“If they don’t own the home and they’re not freehold they can’t afford to live on a pension and rent a house, that’s just the reality of it.”

“A lot of the older generation here all own their own homes and so their general quality of life is a lot higher as they’ve lived a better life than a struggling family in South Auckland.”

“There is a few that do rent, but most of them own their own homes.”

“I’m quite surprised that some of my clients are still renting and have rented all their lives. Back then, you thought that everybody bought a house, but no.”

“People that are coming through that are now 45, are now reaching 65, obviously 20 years ago now. A lot of those people never bought their own homes, because rent was cheap. So there is not as much wealth coming in for them, that’s where the gap is.”

“I said ‘how long has nana been in that house?’ and look, she would have paid the house off if she’d had a chance, but now she’s back in a Kāinga Ora home, paying rent at age 85.”

“Some of the people that they know, in their 70s are still paying rent and still have unstable incomes.”

“If they’re on their own, unless they’re living with whānau, they can’t afford it. It’s about \$300 a week, \$350 a week, and the pension is \$750. So, you wouldn’t be able to afford power and food in that house.”

“They see older people living on pensions in old drafty homes or renting council flats that are cold, dark and dingy so [my parents] are wanting to think ahead, so that we can once we hit retirement age, we can buffer those types of things and we’re not sitting shivering over a single heater.”

“The conditions that elderly live in are a lot worse in the South too, they’re a lot more isolated and they’re living in conditions that aren’t very great at all. Just really run down.”

“When professionals visit them [elderly] they often say they should not be living in those conditions.”

“Elderly end up setting up with their families, people with one or two bedroom houses, with mothers, children, everything in it. Their babies will take care of them as a last resort, when they really should not be in that position.”

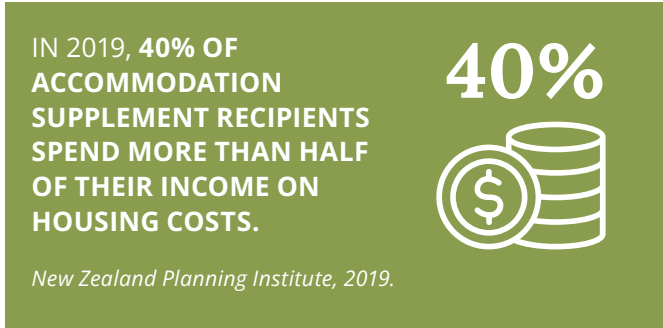
“A lot of our elderly are actually moving in with the children because the market rents are just horrendous. Yeah, and they can’t survive on that. On a pension.”

“We would see a number of those houses over populated with nan and koro, aunty and uncle and the mokos.”

IN 2023, 20% OF PEOPLE AGED 65 AND OVER ARE RENTERS IN NEW ZEALAND. THIS PROPORTION IS EXPECTED TO DOUBLE TO 40% BY 2048. FOR MĀORI SENIOR HOUSEHOLDS, 35% ARE RENTERS, AND FOR PASIFIKA, THE NUMBER IS EVEN HIGHER AT 46%.



Business and Economic Research Limited (BERL), 2023.



New Zealand Planning Institute, 2019.

Rental Challenges for those with Disabilities

Some believe that people with disabilities face added challenges in the rental market. Like others, they struggle to find affordable housing, but finding a home that is also accessible is even harder. Even when properties are advertised as accessible, they often don’t meet basic mobility needs. This challenge is especially tough for those living alone or on supported incomes, who may have very limited money left after rent and bills. Furthermore, some also struggle to access housing at all without the support of advocacy organisations.

“They really struggle to find a combination that is affordable and meets their needs.”

“People with disabilities experienced the same issues that anyone else can, around housing, it’s trying to find affordable housing.”

“When you go and view a home, you won’t see a ramp, if you were looking at a wheelchair user, if you’re looking at somebody with mobility issues, you’d never find a home that would accommodate that. That in itself is limiting.”

“You can imagine the poor people in wheelchairs, particularly in rural areas, but it’s still the same issue in the bigger towns, there’s just not enough accessible accommodation for people who have mobility needs.”

“If you’ve got someone potentially living alone, rent and the utilities, their ability to spend money on food, is quite limited.”

“If someone’s is on supported living payments or they live alone, they probably are only able to afford no more than \$50 a week on groceries, that isn’t going very far.”

“We find that quite a few people with disabilities are struggling to find rentals and without organisations backing them they wouldn’t get on even on the list.”

IN 2020, 47% OF NEW ZEALANDERS AGED 15–64 WITH DISABILITIES LIVED IN RENTED HOMES, COMPARED WITH 35% OF THOSE WITHOUT DISABILITIES.



Human Rights Commission, October 2020.

IN 2022, THE NEW ZEALAND DISABILITY SUPPORT NETWORK (NZDSN) REPORTS THAT APPROXIMATELY 9.5% OF PEOPLE WITH DISABILITIES CONSIDER THEIR HOUSING TO BE UNSUITABLE.



NZ Disability Support Network, November 2022.

Rental Shortages Impacting Employment

The widespread shortage of rental housing is making it difficult for people to relocate for work, particularly in rural areas and regions with seasonal industries. As a result, some workers are forced into unstable living situations, such as couch-surfing. Others face long, costly commutes from out of town due to the lack of nearby housing, adding financial pressure and daily stress. And some are left with no choice but to turn down job opportunities altogether.

“It’s a nightmare to try and find a rental so you can’t get people to get jobs because they have nowhere to live. That’s quite common..”

- “The pet food factory here will tell you that, that’s one of the biggest issues when attracting staff [housing availability].”
- “No one can get into Hawera to live, you know, we’ve got a family that live in Waverly that want to move here to Hawera so their kids can actually find work, but they can’t, because there’s no accommodation available that’s affordable that they can move into.”
- “We just don’t have the skill force in the district so young men are coming into this area to work but we don’t have the accommodation to accommodate them.”
- “It’s not just a ski field, you know, it’s the restaurants and all the things that make the town buzz. They’re all creaking along, you know, at breaking point because there’s just no accommodation for people [staff] to move here.”
- “We have real problems with seasonal staff coming in, because then they can’t get any accommodation, so that means that the ski field doesn’t work properly, because they can’t get the staff that they need because the staff can’t get houses here. And if the field is not working properly, that affects the whole community negatively.”
- “Staff are joining council from outside the region that can’t get housing.”
- “Suzan from Taihape, she said, she has a lot of single young men who are working there that are still staying at home, on a friend’s couch, but they don’t have housing. She’s looking at housing for them.”

Out-of-Town Investment

In some communities, locals believe the growing presence of out-of-town landlords, investors, and new residents is reshaping the housing and community landscape, driving up prices, reducing local homeownership, and displacing long-standing tenants. Some link these shifts to gentrification and town rejuvenation efforts, while others point to absentee ownership and profit-focused investment. Whether attributed to gentrification or out-of-town investment, there is a shared sense that housing is increasingly treated as a financial asset, with little recognition from investors and newcomers of the impact this is having on the community and its long-standing members. As a result, many believe the spirit and cohesion of these communities is being lost.

- “It takes away from [the] community—over-the-fence community where we’re helping out one another. Your landlord lives outside of a community—what’s happening within the community?”
- “How many residents of South Taranaki own their own home? Because there are shitloads of homes owned by people outside the area.”
- “Aucklanders have bought up here and [are] pushing people out of rentals.”
- “All of a sudden now we’ve got floods of people coming from the likes of Auckland and they’re buying houses as a cheaper option.”
- “Example of lady who had bought 10 houses in Castlecliff over the phone and was only just paying her first visit... just done the numbers in her spreadsheet and bought them, and probably made millions over the years.”
- “In Castlecliff, fewer people own their own homes than 10–15 years ago because there are more investors.”
- “Because the houses were cheap, relatively. There’s a lot of absentee landlords... they’d rather leave it empty and hope to cash in on the capital gains rather than actually be a landlord.”
- “Owners have shifted to out-of-town investment, meaning landlords aren’t a part of the community and don’t care as much.”

- “They don’t have to care about their neighbours as much because they aren’t actually their neighbours. Out of sight, out of mind as long as the rent is being paid.”
- “The people who own [homes] outside of the Whanganui rohe are not part of the community. That relationship based stuff is not there either. It’s a business for them at the end of the day—a retirement investment, a nest egg.”
- “Everybody had an eye out for your kids, but it has now got to the stage where these strangers are moving in. They are strangers.”
- “A lot of our friends are also looking at Whanganui, because we came here and we managed to buy a house. We feel a lot of responsibility around... the inevitable gentrification that’s causing.”
- “Gentrification of local communities is leading to generational rent increase.”
- “People who have been in the house renting for like two generations... suddenly the price rises because of gentrification.”
- “What has occurred is there is the Castlecliff rejuvenation, and with good intent, but what has happened is the prices have risen which means it is pushing up rental prices.”
- “The Castlecliff rejuvenation has driven house and rental prices up, negatively impacting the community. So, the gap between poor and rich is getting bigger.”
- “You used to be able to go to Castlecliff and live comfortably, but now you can’t. The houses haven’t improved, yet the rental prices have gone up because of the rejuvenation.”
- “The community spirit is being lost with gentrification—it is forcing people out.”
- “They [landlords] don’t have any buy-in asides from their money, they don’t see the damage that putting up rents does.”
- “There are lots of people flooding in, which has put huge pressure on the system, and lots of people are being kicked out of their multi-generational rentals because someone has made a quick buck.”

IN 2024, 13% OF RENTERS WERE REQUIRED TO MOVE DUE TO LANDLORDS SELLING THE PROPERTY.



Ministry of Housing and Development, Renters Pulse Survey Topline report, January 2024.

IN 2023, 66% OF HOUSEHOLDS IN AOTEAROA OWNED THEIR HOME, WHICH IS A SLIGHT IMPROVEMENT FROM 64.5% IN 2018. THIS MARKS THE FIRST INCREASE IN HOME OWNERSHIP SINCE 1991, WHEN 73.8% OF HOUSEHOLDS OWNED.



Stats NZ, Census 2023.

Holiday Homes Reducing Rental Supply

In some areas, particularly in towns popular during the tourist season, holiday homes and short-term holiday homes are seen as putting major pressure on the number of homes available for local families and workers. As more properties are set aside for seasonal income or holiday use, fewer are available for long-term renters. While some people are able to work around this to find rentals, others are forced to rely on Airbnb as a last resort—despite the significant financial strain.

“As soon as a house comes on the market, generally, a high percentage would be sold to holiday home owners which then just leave it vacant. And that is another house that is taken out for our locals not to be able to rent.”

- “Housing is a huge issue within the whole of the Ruapehu and it is because of the people buying holiday homes and using them as Airbnb’s as another income source.”
- “That’s why you have so many homes empty because they’re on Airbnb during the season because that’s where the money is.”
- “They are rented out for 2-3 months a year and then the rest of the time it is just, low maintenance.”
- “When I grew up in Ohakune we used to be able to rent houses in the off-season that used to be peoples ski houses, but now its seen as a summer destination too. So those houses aren’t necessarily available.”
- “Airbnb is the thing now, you can extract far more money out of a property if you if you rent it during the ski season and charge \$700 a night, as opposed to \$400 a week.”
- “You literally have to go through the Airbnb’s and you have to approach the owners. So there is a lot of work to get yourself a rental.”
- “When I was looking from Waiouru, for somewhere to rent, there was nothing so I hit the Air BnB and book a batch website and contacted everyone... ‘hey were a full time professional couple, with only one small dog at that stage, and shit, we were paying \$480 a week, to live in National Park, which had a gas station and a pub.”

- “When we first moved to the region I was just wanting to rent first. And I went on the Airbnb sites because we wanted to live in National Park, because I was still in the army, and she [my wife] was working in town in Taumarunui and we thought okay thats in the middle. Yeah, I hit up every Airbnb and Book a Batch property, sent them a message and everything, and only two properties were available for full time rent, but it was in rates higher than Wellington. Two out of fourty properties.”
- “I was working for visit Ruapehu and we had a new staff member start and she came down from Te Puke, and she was relatively well-off, and did exactly that... went through all the Airbnb bookings places, contacted the owners and said, I’m looking for a house for a year or you rent it to me for a year. She easily got place doing that. But then she didn’t buy a house.”
- “they actually spent a month [in an Airbnb] because they were working but they didn’t have a house they were they were just an Airbnb, and it was costing them a fortune.”
- “It’s a very expensive way to have accommodation (AirBnb). But because they were working, they didn’t have access to support.”
- “My son stayed in airbnb’s which cost them a fortune.”

Emergency Housing Shortage

According to many, there is a severe shortage of emergency housing across many parts of the country, leaving people with few options when they need housing. In some areas, it is believed that no emergency housing exists at all, while in others, limited availability, strict criteria, and minimal financial support make access difficult, even for those living in cars or fleeing family harm.

As a result, people are often forced into temporary or unsafe arrangements, such as motels, garages, or couch surfing. Others are moved between towns to find short-term shelter, disrupting their lives and disconnecting them from community support. Even when housing is secured, it’s often overcrowded, unstable, and unfit for long-term living.

“Housing is [a] huge problem, especially those that require emergency housing. Frankly, where some of them are being put is disgraceful, absolutely disgraceful.”

- “We have no emergency housing AT ALL, none, these are only hotels that MIGHT take people.”
- “Whanganui has no emergency housing meaning people are put in temporary accommodation long term.”
- “So when I say that emergency housing, for people with family violence or any of those situations, we have got a real issue.”
- “One story, on the ground story, and this was a couple of years ago, we had friends that for one reason left the dairy farming job, and they had an infant at the time. They had to live in our garage until they found something, so that took a few months. Because there was nothing, no emergency housing, nothing actually on the ground.”
- “Emergency housing. There’s so many hoops they have to jump through. If you are living in your car, you are not entitled to emergency housing.”
- “Emergency housing is not a given as some of our clients believe it is.”
- “But it’s all we can provide because we’re in region four. The maximum is \$70 a week towards accommodation. If you’ve got a family it could be \$120.”
- “Then they go into emergency housing but they can only be in there for a short time. So they just keep getting shifted around from emergency house to emergency house.”

- “They’re either living in garages, cars, couch surfing, or they get moved to another community where there is emergency housing.”
- “There is some transitional housing in Hāwera, Stratford and Inglewood. So if they’ve got space in Stratford, then they might be moved from Hāwera to Stratford.”
- “So it disrupts their community, because they’re bringing in people from different communities into new communities.”
- “But then they’re displaced. They don’t know the community. They don’t know anyone. It really isn’t that great for that person, to the new schools for kids, but different culture, different communities.”
- “People in emergency housing, they have their life in a room, you can’t even do a food shop for a week because there is simply not the storage and the space. People are feeling hopeless.”
- “It has definitely risen significantly over the last three years. There are so many people in emergency housing.”
- “You’d be hard to find a motel that is not got people with emergency housing. It’s diabolical.”
- “Two out of our five motels have emergency housing.”
- “We lost the funding as we have nowhere to put them. We were drawing on our reserves for the last year because it was cancelled over a year ago. But we don’t have those reserves anymore.”

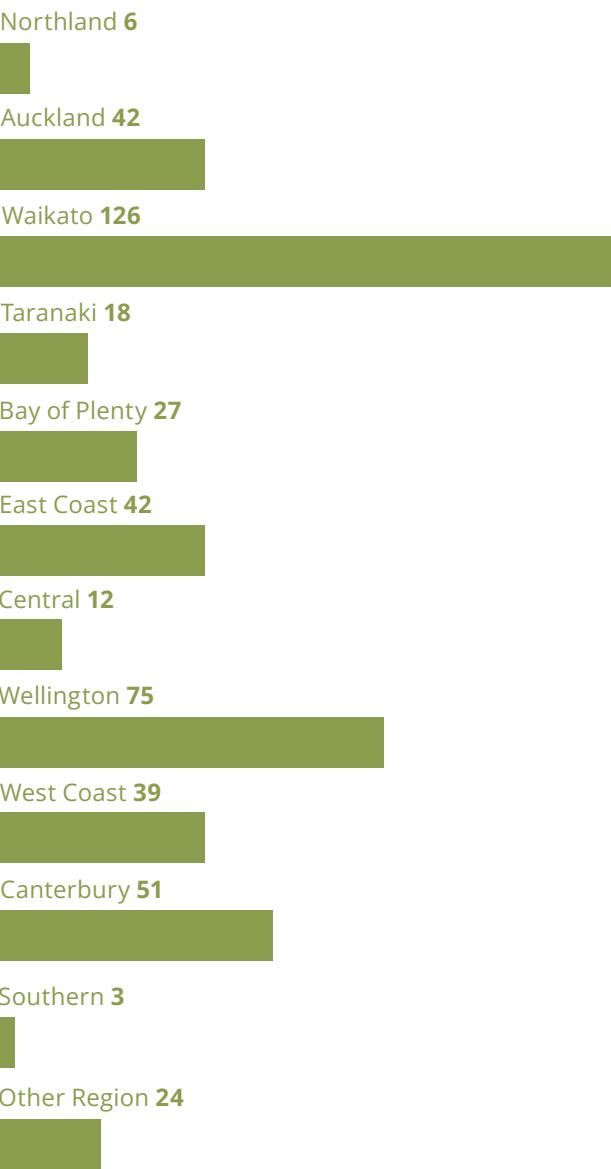
AS OF MARCH 2025, 23,886 PEOPLE IN AOTEAROA NEW ZEALAND WERE ON THE SOCIAL HOUSING REGISTER.
Housing Register, March 2025, Ministry of Social Development, March 2025.



AS OF MARCH 2025, **465 HOUSEHOLDS WERE IN EMERGENCY HOUSING—DOWN SIGNIFICANTLY FROM 3,237 IN OCTOBER 2023.** HOWEVER, IT'S UNCLEAR HOW MANY OF THESE HOUSEHOLDS HAVE MOVED INTO PERMANENT HOMES, AS NO FOLLOW-UP DATA IS COLLECTED.

HERE ARE THE NUMBER OF PEOPLE ON THE LIST PER REGION:

MARCH 2025



Ministry of Social Development, March 2025.

State Housing Shortage

Some note there is a significant shortage of state housing, with long waitlists and limited availability. Even those already in public housing often struggle to downsize or move into more suitable homes due to a lack of options. Despite this shortfall, many believe efforts to increase supply are frequently blocked by strong community resistance and a ‘not in my backyard’ mentality. This has contributed to ongoing frustration and stigma surrounding social housing.

“Efforts to improve social housing, the quality of social housing are met with a massive resistance.”

“For Taumarunui, there were over 200 people waiting [on the housing waitlist] when I started. But as I mentioned, many of the people were kaumatua, so some have unfortunately passed on or moved away so I’ve been able to get that down to about 150. In Ohakune there is about 60 on the social housing waitlist.”

“In Ohakune there is about 60 on the social housing waitlist.”

“A particular household that wanted to move from their four-bedroom house to a two-bedroom house within Housing New Zealand. Still no success with it.”

“But I’ve had another family since say they want to move down from a three-bedroom to a two-bedroom and so there’s opportunities for housing, but it’s just that yeah, the market is just so hard.”

“Unfortunately because there was no freely available state housing that you can quickly put somebody in, they are often temporarily put up in hotels by MSD and that can go for months at a time.”

“That’s an issue because that’s keeping people from a bed, someone that is acutely unwell, needs.”

“Gonville, about three or four years ago Housing New Zealand established four state houses that were particularly equipped for people with physical impairments. That was met with a massive neighbourhood response of ‘not in my backyard.’”

“There’s something about our larger community that is also a massive impediment to increasing the supply of good quality social housing.”

“Not my backyard, move them along’ mentality, but we need to find them homes.”

“All very well to say don’t have them there, but they have got to be somewhere.”

Insufficient Accommodation Supplement

Some believe the accommodation supplement is outdated and no longer reflects rising rents and housing costs. In some areas, like Whanganui and Taihape, the supplement is described as among the lowest in the country, despite significant increases in rental prices. As a result, many families are hitting the maximum support available, leaving them without further help even as housing costs continue to climb.

“The accommodation supplement for Whanganui, is the last in the lowest group in the country. We’re significantly lower than what you’d get for accommodation supplement in Palmerston or Wellington.”

“The other thing I’m aware of is the accommodation supplement in Whanganui. Apparently there are 3 thresholds, we’re at the lowest threshold and there’s been various efforts to advocate about changing that.”

“I don’t think that’s been changed because the other thing is the house prices have increased quite significantly.”

“We have the lowest rated accommodation supplement in the whole of New Zealand.”

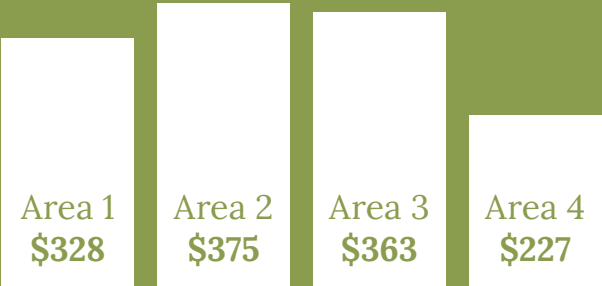
“MSD, they give you an accommodation benefit but it’s not enough.”

“The rents have gone up, but the accommodation has stayed the same.”

“Social housing - you’ve got a family nothing in their circumstances have changed and then their rent is increased but their supplement stays the same.”

“Theirs rents increase, so shouldn’t their accommodation supplement increase? No, they’re at the maximum of your accommodation.”

IN 2024, THE GAP BETWEEN THE MAXIMUM ACCOMMODATION SUPPLEMENT AND THE MEDIAN RENT IN AOTEAROA NEW ZEALAND BY ZONES ARE:



AREA 1 (HIGH-COST REGIONS LIKE AUCKLAND, TAURANGA, QUEENSTOWN): \$328

AREA 2 (MODERATELY HIGH-COST AREAS LIKE CHRISTCHURCH AND WELLINGTON): \$375

AREA 3 (AVERAGE-COST AREAS LIKE KAIKŌURA AND HANMER SPRINGS): \$363

AREA 4 (LOWER-COST REGIONS NOT IN THE AREAS ABOVE): \$227

Work and Income, 2024.

Pathways Forward: Opportunities for Improving Rental and Emergency Housing Outcomes

With a strong understanding of the rental and emergency housing landscape, we now turn our attention to identifying ways forward. The Pathways Forward: Opportunities for Improving rental and emergency housing section highlights emerging opportunities drawn from community voices, media coverage, and national research. These are further supported by successful models, interventions, and organisations from Aotearoa New Zealand and around the world. Our aim is to inspire and support people at all levels to begin—or strengthen—their efforts toward improving rental and emergency housing.

At the end of this section, we expand on one opportunity that was frequently mentioned by our sources and holds strong potential for positive impact. For more on this, head to the ‘Highlighted Opportunity for Action’ on page 135.

Strengthen Rental Policies to Support Tenants

Introduce policies that improve renters’ lives through measures such as a rental warrant of fitness and rent controls.

National Media Insights:

- “I want to see more positive policies which improve the lives of renters.” (RNZ, 2024).
- “We want to see policies that included a rental warrant of fitness, along with mass building of houses and rent controls.” (RNZ, 2024).
- “We want to see policies that include...rent controls.” (RNZ, 2024).
- “...there needed to be rent controls to stop rents increasing so fast.” (RNZ, 2024).
- “Rotorua needs housing of all types including affordable rentals.” (1News, 2024).

Community Insights:

- “Keep the rent low so that people can actually afford to live in it. [Otherwise], you just won’t be able to afford it.”
- “Affordable housing, first and foremost. Affordable and accessible housing because there aren’t many out there.”
- “I’d like to see housing, safe housing, better housing, affordable housing, all of those things that you’d want everywhere, because it affects everybody.”

FEATURED INTERVENTION

Minneapolis Rental Licensing and Tiered Inspection System

Location: Minneapolis, United States
Year Implemented: 2010s

Description: The Minneapolis Rental Licensing and Tiered Inspection System is a city-wide compliance model designed to improve housing quality and tenant safety through proactive, risk-based enforcement. All private rental properties must be licensed and are assigned to one of three inspection tiers based on their compliance history, with higher-risk properties receiving more frequent inspections (City of Minneapolis, n.d.). This approach enables the system to target resources efficiently, shifting responsibility from tenants to landlords and lifting overall housing standards. Evidence suggests the system has contributed to reduced rates of tenant complaints and code violations since it commenced (Goetz et al., 2021).

- “The city of Minneapolis utilizes a tiered system for inspection of rental properties that ensures buildings in worse condition (Tier 3) are inspected more frequently than those largely free from housing code violations or complaints (Tier 1)... Tier 1 properties are only inspected every 8 years. These properties meet current building codes and have incurred no violations in the last 2 years. Tier 2 properties are inspected every 5 years, and Tier 3 buildings are those thought to be in the worst condition, with the most code violations, and are inspected annually.” (Goetz et al., 2021).
- “To help ensure safe, quality living conditions and to prioritize our inspections, Regulatory Services uses a tiered system for rental license billing.” (City of Minneapolis, n.d.).

Protect Tenants and Strengthen Security of Tenure

Increase renter protections to reduce housing instability. This includes improving tenure security, regulating rent increases, removing no-cause evictions, and ensuring renters can assert their rights without fear of retaliation.

National Literature Insights:
“There is considerable international evidence that security of tenure is a significant indicator of the quality of people’s environment” (Howden-Chapman et al., 2021).
“Security for renters is therefore critical and refers to the right to remain in or leave a house, subject only to confirmed breaches of lease agreements that permit termination by landlords, and this influences the extent to which renters are exposed to involuntary, and often regular, moves” (Barrett, 2023).
“The reasons tenants choose against acting– they predict its negative consequences– may be valid, given the experience of tenants who did assert their rights. People who do take action on housing problems can be disadvantaged. They may be unable to remain in their home” (Chisholm, Howden-Chapman, & Fougere, 2017).

FEATURED INTERVENTION

Healthy Homes Initiative

Location: Aotearoa, New Zealand
Year Implemented: 2013

Description: The Healthy Homes Initiative (HHI) is a nationwide programme that aims to increase the number of children and their whānau living in warmer, drier, and healthier homes through practical support like insulation, heating, curtains, minor repairs, and healthy housing education (Healthy Homes Initiative, 2025). It targets households with young children, pregnant members, or those experiencing overcrowding. First launched in Auckland in 2013 and expanded nationally by 2023, the HHI has been shown to reduce hospitalisation rates, improve school attendance, and deliver a strong return on investment through avoided health costs (Pierse et al., 2024).

“The aim of the Healthy Homes Initiative is to increase the number of children and their whānau/aiga living in warm, dry, and healthy homes and consequently to enhance their health and wellbeing i.e., by reducing the number of housing-related hospitalisations.” (Healthy Homes Initiative, 2025).
“The HHI was established in Auckland in December 2013 as part of the Rheumatic Fever Prevention Programme and was rolled out to the other high-incidence districts in 2015. Budget 2021 provided additional funding to expand the HHI to the remainder of the country and the national roll-out was completed in early 2023” (Pierse et al., 2024).
“The 18.6% per person reduction in overall hospitalisation aligns with the previous three-year evaluation report (19.3%). The 18.6% decrease in hospitalisations is larger than the 11.8% decrease attributed to the insulation and heating alone in low-income households with children in the Warmer Kiwi Homes programme, which was the most cost-effective group in a highly cost-effective programme. Our findings build on a large body of New Zealand and international evidence that improvements in housing quality led to improved health outcomes” (Pierse et al., 2024).

Move Away from Sales-Driven Property Management

Improve standards and accountability in property management by introducing regulation and moving away from sales-driven models that encourage portfolio growth over tenant wellbeing.

National Media Insights:
“New Zealand needs to move away from an Australian model based on sales whereby property managers are encouraged to gather more houses into their portfolio” (NZ Herald, 2024).
“Regulation is a must. A week doesn’t go by when I don’t hear about a cowboy property manager” (NZ Herald, 2024).

Promote Housing and Tenancy Education

Provide tenant education programmes, such as “ready to rent” programmes, to build skills, boost knowledge, and improve access to limited rental housing.

Community Insights:
“Improving their ability and skills as a tenant, i.e., running ready to rent type programmes with the local community - helping people to get the knowledge to be a good tenant which allows them to compete for the limited rental properties that are available.”

FEATURED GOOD MAHI

Ready to Rent Taranaki

Where: Taranaki, Aotearoa New Zealand.

Description: Ready to Rent Taranaki is a free, two-day course run in partnership with the Ministry of Social Development and facilitated by the Roderique Hope Trust. The programme aims to empower tenants with the essential knowledge and practical skills to navigate Taranaki’s competitive private rental market. The course equips participants with tools to confidently apply for and maintain long-term tenancies. Topics include understanding tenant and landlord rights, budgeting, healthy housing practices, and rental application strategies. Graduates receive a Ready to Rent Taranaki certificate, which signals to prospective landlords that they have taken the time to learn how to be a responsible tenant—with the goal of becoming the tenant of choice in the private rental market (Roderique Hope Trust, n.d.).

“Ready to Rent Taranaki is a two day course run in partnership with the Ministry of Social Development that is facilitated by Roderique Hope Trust and is proudly supported by Beach Energy.” (Roderique Hope Trust, n.d.)
“The Ready to Rent course is intended to improve tenants knowledge in the rental application process, and provide the necessary tools to assist them find and maintain a long term rental property in Taranaki’s competitive private rental market.” (Roderique Hope Trust, n.d.).
“When tenants complete the course, they receive a Ready to Rent Taranaki certificate, which lets prospective landlords know they have taken the time to learn how to be a responsible tenant with the goal that they become the tenant of choice when applying for a property in the private rental market.” (Roderique Hope Trust, n.d.).

Community Insights:
“There’s also an organisation called Roderick Hope Trust that runs ready to rent programmes which involves the whole financial literacy and keeping to budget.”

Align Income Support with Housing Costs

Ensure the accommodation supplement reflects current rental prices with annual reviews, as well as update outdated eligibility criteria such as the cash asset test.

National Media Insights:

“He called on the government to link the [accommodation] supplement to rental prices, and review it annually.” (RNZ, 2024).
“The cash asset test for things like the accommodation supplement needs to shift, because that hasn’t been changed in a very long time.” (RNZ, 2024).

Locally-Led Housing Development

Empower councils and communities to take a more proactive role in local housing solutions by using their resources, planning skills, and partnerships to meet housing needs.

National Media Insights:

“We need to support opportunities for a locally-led housing plan, which was being prioritised.” (NZ Herald, 2024).
“It’s a human rights issue and it’s the legislative responsibility of councils to make sure that sufficient housing is available where it’s within their power to make regulations to support that.” (RNZ, 2024).

Community Insights:

“It’s a really good area for us to look at and I think as a council, we’ve got quite a lot to think about and start to use our resources to start to reflect that. The risks to our community in terms of social housing needs and respite care are significant.”
“There is some desire for a social housing project at present time.”
“We [council] haven’t partnered up with any housing providers. Everyday I read in the paper, someone’s got a housing subdivision. We need to get better with that.”

FEATURED GOOD MAHI

Community Housing Aotearoa (CHA)

Where: Aotearoa New Zealand.

Description: Community Housing Aotearoa (CHA) is the national body for Aotearoa’s community housing sector, supporting over 160 members—including housing providers, developers, and councils—who collectively house approximately 35,000 people nationally across 19,300 homes (Community Housing Aotearoa, n.d.).

CHA plays a key role in enabling the delivery of long-term affordable rentals, ensuring access to warm, safe, and secure homes for those in need. Community housing providers delivered two-thirds of all new public housing between 2018 and 2022—6,000 of the 9,000 new homes—and the sector continues to grow. (Community Housing Aotearoa, n.d.). In 2021/22 alone, 977 new homes were added, bringing the total number of units to 17,559 (Community Housing Aotearoa, 2022). While housing provision is central to its mahi, CHA’s broader mission affirms housing as a human right (Community Housing Aotearoa, 2022; Community Housing Aotearoa, n.d.).

“Our Vision is to make sure every New Zealander is well-housed in a warm, safe, dry and affordable home. This is a human right.” (Community Housing Aotearoa, 2022).
“We are a proud tangata Tiriti organisation. Our 160+ members include community housing providers and partner members such as developers, consultants and local councils. Our provider members house approximately 35,000 people nationally across 19,300 homes.” (Community Housing Aotearoa, n.d.).
“Community housing providers delivered two-thirds of new public housing from 2018–2022 — 6,000 of the 9,000 new homes.” (Community Housing Aotearoa, n.d.).
“In the 2021/22 year, community housing providers added 977 new homes, bringing the total number of units to 17,559.” (Community Housing Aotearoa, 2022).

Shared Ownership and Alternative Pathways to Home Ownership

Support low- to middle-income earners into stable housing by expanding access to alternative ownership models such as shared equity, rent-to-own, and leasehold.

National Media Insights:

“Enabling depreciation and/or GST to be claimed on build-to-rent accommodation would help unlock the sector” (NZ Herald, 2024).
“Build-to-rent is a smart and effective way to supercharge the housing supply in this country” (NZ Herald, 2024).
“Shared home ownership options like shared equity, rent-to-own and leasehold could help tens of thousands of people into home ownership.” (RNZ, 2024).
“The traditional way of saving a deposit to get into your first home is not achievable for a lot of Kiwis now, particularly low- to middle-income earners. We need a different approach...We know shared equity programmes work. If you look overseas, they’re very prevalent. For New Zealand, it’s a new concept and there’s a lot of confusion about what’s available and what options there are.” (RNZ, 2024).

Build-To-Rent Incentives

Introduce national-level incentives to grow the build-to-rent sector and encourage large-scale, long-term rental housing development. Government tax reductions could help bring in private investors and get more purpose-built rental homes in the market.

National Media Insights:
“The Australian Government has already offered incentives to the property industry to help increase the supply of new housing (specifically build-to-rent), including reducing the withholding tax rate on residential build-to-rent projects from 30 per cent to 15 per cent... This sort of incentive will be required to bring more participants to New Zealand’s build-to-rent sector and drive the scale-up of rental accommodation this country desperately needs” (NZ Herald, 2024).
“Enabling depreciation and/or GST to be claimed on build-to-rent accommodation would help unlock the sector” (NZ Herald, 2024).
“Build-to-rent is a smart and effective way to supercharge the housing supply in this country.”
“These amendments are a great first step, but there is more to do to put build-to-rent on a level playing field with other types of commercial property” (NZ Herald, 2024).
“Cabinet agreed to make changes to the Overseas Investment Act 2005 to better support build-to-rent housing developments.” (1News, 2024).

Unlocking Underused Housing

Make better use of vacant buildings, seasonal homes, and other underutilised spaces by partnering with councils to unlock short- and long-term housing solutions.

National Media Insights:
“Ross recommended the council ‘temporarily assign’ one of the freedom camping sites under review to be used by those experiencing homelessness.” (NZ Herald, 2024,).

Community Insights:
“Yeah, there’s lots of empty buildings, but I can see why with the earthquake side of it. I just feel like it could be utilised for housing, even short term housing to help people because there’s just so many of them.”
“If the ski season is a bit of a bust, then hopefully people will either start selling their holiday homes or renting them to long term renters.”

FEATURED GOOD MAHI

Kāinga Ora Retrofit Programme

Where: Aotearoa New Zealand

Description: The Kāinga Ora Retrofit Programme upgrades older state homes to meet contemporary health, safety, and energy efficiency standards, making them warmer, drier, and healthier. Upgrades typically include full insulation (walls, ceilings, and floors), double glazing, improved ventilation and airtightness, new heating systems, and modernised kitchens and bathrooms. These improvements aim to extend the life of the homes by another 50 years (Kāinga Ora – Homes and Communities, 2024). Approximately 800 homes are retrofitted annually, improving the wellbeing of tenants. During renovations, tenants are temporarily relocated with dedicated support from tenancy liaison officers (Kāinga Ora – Homes and Communities, 2024).

“The renovations bring the homes up to current build standards and add another 50 years of life to the property and make the homes warmer, drier and healthier.” (Kāinga Ora – Homes and Communities, 2024).
“Alongside our programme to build new state homes, we renovate over 800 homes each year.” (Kāinga Ora – Homes and Communities, 2024).
“We’ve heard from tenants how retrofit has benefitted their wellbeing. One tenant whose son had a respiratory condition said his condition had improved since moving back into the retrofitted home.” (Kāinga Ora – Homes and Communities, 2024).
“While Barbara was hesitant at first to temporarily relocate, Tenancy Liaison Officer Carol stepped her through the process. Through workshops, customers learn what happens to their homes and get to add a personal touch by choosing colours for the carpets, vinyl and exterior paint.” (Kāinga Ora – Homes and Communities, 2024).

Land Use Reform and Local Development

Improving housing growth through smarter land use to support housing growth by increasing densification, developing city fringes, and enabling subdivision of lifestyle blocks and cross-leased sections.

National Media Insights:
“We need to do things differently — more densification, more development at the city fringe and more focus on delivering purpose-built rentals” (NZ Herald, 2024).

Community Insights:
“One of the things that will immediately create growth, I think, is subdivision of lifestyle blocks and cross-lease of sections. Where those larger areas with a house can cross lease and put another dwelling on their property.”
“We need to be looking at land use. So having lifestyle blocks, having industrial zones, because that’s limiting growth and development.”

FEATURED INTERVENTION

Going for Housing Growth Programme

Location: Aotearoa New Zealand
Year Implemented: 2024

Description: The Going for Housing Growth (GfHG) programme is a government-led initiative launched in 2024 to promote housing development and combat New Zealand’s housing shortage. It centres on three pillars: freeing up land for development, improving infrastructure funding and financing, and providing incentives for councils and communities to support growth. Together, these components aim to increase housing supply, reduce barriers to development, and improve affordability through a system-wide response (Ministry of Housing and Urban Development, 2025).

“GfHG is structured around three pillars that make system changes to address the underlying causes of the housing supply shortage. These are:

- Freeing up land for urban development, including removing unnecessary planning barriers
- Improving infrastructure funding and financing to support urban growth
- Providing incentives for communities and councils to support growth.

Together, these three pillars have an objective of: improving housing affordability by significantly increasing the supply of developable land for housing, both inside and at the edge of our urban areas” (Ministry of Housing and Urban Development, 2025).

Shared and Communal Living Solutions

Explore alternative housing models that prioritise shared facilities, compact design, and communal living—challenging traditional assumptions about space, privacy, and ownership to better meet urban housing needs.

Community Insights:

“So we need to be open to different solutions in the city. Why does every house have to have a kitchen and a laundry and a bathroom? Why can’t a number of houses share those facilities?”

“In Hong Kong, the flats are really small. It’s not common to invite somebody to your home and Chinese culture. You meet at a cafe. So these homes are really small. They do the cooking in the home and the sleeping in the home. All of the communal space. You know the lounges that’s out in the open because the open courtyards are designed for people to socialise together. And so why are we building 200 square meter homes with three lounges and two garages?”

Tiny Homes and Planning

Create clear planning rules for tiny homes that ensure places are secure to live in, prevent poor living conditions, and integrate social, aesthetic, and planning considerations.

National Media Insights:

“We need a safe, secure, semi-permanent place to park our [tiny] home.” (1News, 2024).

Community Insights:

“The lessons in Auckland, when housing became an issue, camping grounds became slums, so for tiny homes, we need to put some real clarity around that.”

“We needed to put some real clarity around that [tiny homes]. It’s around managing the social outcomes, the aesthetics and managing people’s behaviours socially. So it’s not just about having a beautiful tiny house because it’s trendy, it’s actually about town planning.”

Inclusive Housing Design

Design homes with accessibility in mind, ensuring that layouts, bathrooms, and doorways meet mobility needs and support people of all ages and abilities.

National Media Insights:

“Landlords need to recognise that making properties accessible not only supports tenants but can also enhance the value and appeal of their rental portfolios.” (RNZ, 2024).

“Universal design is also useful for people at all ages.” (1News, 2024).

“Look at the tenant base that is coming through – actually, if you improve a house, if you put in that ramp or change the bathroom or widen the hallways etc., those are the sorts of things that people are actually going to want.” (RNZ, 2024).

Community Insights:

“We need to build houses that are accessible, they need to have standard doorways, to have accessible showers, they have to have ramps, so wheelchairs can be used in them.”

“They may have found an accessible space. But actually, it doesn’t meet the width of the wheelchair, or there’s different mobility needs that they might have. There is a whole lot that needs to be done around that universal design.”

“There is a whole lot that needs to be done around that universal design.”

FEATURED INTERVENTION

Kāinga Ora Accessibility Policy

Location: Aotearoa New Zealand

Description: Kāinga Ora, the public housing agency of Aotearoa New Zealand, is working towards providing safe, affordable, and inclusive homes for people and communities. One aspect of the agency’s work is ensuring homes are inclusive, adaptable, and meet universal design standards to support the diverse needs of tenants. With an increasing need for accessible housing, Kāinga Ora has committed to building at least 15% of all new homes to full universal design standards and modifying existing properties as needed. This approach ensures homes are usable and safe for a broad range of people, including those with disabilities or mobility needs (Disability Information NZ, n.d).

“Our goal is to provide safe homes which enable people to live with independence, be able to invite whānau and friends to visit, and be part of the community they live in without barriers.” (Kāinga Ora, n.d.).

“Universal design covers the following broad areas...Usability: easy to use door and cabinetry handles, bathroom and bedroom on the same entry level as the main living area (or be adaptable to include these two features at a later stage). Safety: slip-resistant flooring in bathrooms and kitchens. Adaptability: bathroom size suitable for conversion to be fully accessible if needed in the future (so that if we need to we can retrofit) by the way retrofit is for the entire programme.” (Kāinga Ora, n.d.).

“Our policy was developed through extensive engagement with our stakeholders including our customers and their families / whānau...The Policy is built around three key outcomes and underpinned by principles and commitments: Increases the number of our homes that meet universal design standards, meet the individual needs of customers, improve information about customers’ needs and the accessibility of our properties.” (Kāinga Ora, n.d.).

Support Affordable Housing Solutions for Elderly

Support older people to live securely and sustainably in housing that reflects their financial realities, supports ageing in place, and accommodates family-based or shared living arrangements.

National Media Insights:

“So we’re going to need that kind of public investment to come [to support pensioners struggling with rental affordability], but we also need the state to step to the party when it comes to increasing the supply of easily accessible, smaller rental properties as well.” (RNZ, 2024).

“Enabling independent living for longer and a healthy, affordable, socially supported environment — I think that’s key when you look at what’s coming down the pipeline.” (RNZ, 2024).

“Providing good quality, affordable housing for older people means they can continue to be a part of their local community, which results in greater wellbeing for both them and those around them.” (NZ Herald, 2024).

“Ensuring the rental market is ready for an ageing population would benefit everyone.” (1News, 2024).

“If you are thinking of entering the rental market... homes that are single story with flat access are easier for someone to live in and to help age in place.” (1News, 2024).

“Reinvigorating an interest in building fit-for-purpose housing for older citizens needs to happen as well.” (1News, 2024).

“Our members... want to see their tenants age in place. As the older tenant cohort grows, the economics of property modifications will become increasingly justifiable.” (1News, 2024).

Community Insights:

“It might result in building a house on shared land with other family members and looking at living with family long term, as opposed to having their own place.”

“It’s understanding that as they get a bit older, they may not be able to get into a retirement home. So they need to have a family around to help look after them.”

FEATURED GOOD MAHI

Whare Kaumatua – Housing for the Elderly

Where: South Taranaki District, Aotearoa New Zealand.

Description: The South Taranaki District Council offers affordable one-bedroom housing units for elderly residents in several communities throughout South Taranaki district. The units are intended for older tenants who can live independently and manage their own self-care without the need for ongoing support or supervision. Eligibility criteria includes receiving New Zealand Superannuation or a related benefit, having limited assets, and being able to live independently. Tenants also receive regular support visits from a Council Tenancy Support Officer. (South Taranaki District Council, 2024).

“The South Taranaki District Council provides affordable one bedroom Housing units for the elderly in communities throughout the District.” (South Taranaki District Council, 2024).

“The units are suitable for tenants who are able to live independently and care for themselves and their units. Units are located in: Ōpunakē, Manaia, Hāwera, Eltham, Kaponga, Pātea, Waverley” (South Taranaki District Council, 2024).

“The Council Tenancy Support Officer visits all tenants on a regular basis to check on their general well-being and provide assistance to access other social or support services, if required.” (South Taranaki District Council, 2024).

Plan for an Ageing and Changing Population

Encourage early downsizing to support people in transitioning to smaller living arrangements, while also helping to ease broader housing pressures both now and in the future.

Community Insights:

“You’ve got to look at the future too, in 10 years, when the population will start taking a dive the other way. They may put houses up and then there may not be people to fill them. So it is a bit of balancing between where the need is in 10 years, and what the need is now. [Downsizing can] increase the immediate need to take the pressure off.

“They have to think about it now and downsize now.”

“There are lots of people having conversations around how do I downsize earlier rather than later?”

Improve Housing for Essential Workers

Provide affordable, secure housing solutions for essential workers, such as teachers, nurses, and emergency responders, to build strong, stable and skilled communities.

National Media Insights:

“If we want to build a cohesive community that has all the skills we want in there, teachers, doctors nurses, then we either pay them more so they can afford to lead a decent life, or we provide housing...” (Stuff, 2024).

“We need solutions that provide stability and security for the people who look after our health, educate our children, and respond in emergencies.” (Stuff, 2024).

Repurpose Older Homes for Single Men

Repurpose larger, older homes to provide affordable housing for single men so that they can live and work locally.

Community Insights:

“She was looking at some of the older homes that have three or four bedrooms because if someone purchased those the young men can work and live locally.”

National Media Insights:

“We need housing, mainly for single men, but we actually had an experience during the last month where there was a family with a baby in Hagley Park in a tent.” (1News, 2025).

Support Māori-led Housing Solutions

Strengthen housing outcomes for Māori through kaupapa Māori approaches, leadership, and service delivery. This includes removing constraints on Māori providers, embedding Indigenous identity in urban spaces, and upholding the Crown’s responsibility to ensure adequate housing; addressing discrimination rooted in colonial structures and supporting Māori self-determination.

National Literature Insights:
“As demonstrated in the Housing First evaluation, whānau Māori valued Māori providers as they were not judged or discriminated against due to shared cultural identities, experiences of institutional racism, and the impacts of colonisation” (Smith et al., 2025).
“Māori providers perceive some government agencies’ systems and processes do not enable kaupapa Māori principles to occur... These imposed constraints result in some Māori providers not applying for government contracts so they do not compromise their tikanga and values” (Smith et al., 2025).
“Claimants in stage one of the housing kaupapa inquiry have raised issues about the failure of our housing system. Claims allege Crown failure to ensure an adequate standard of housing for Māori, or to deliver state services, programmes, and support enabling access to adequate housing” (Oranga Tamariki, 2022).

FEATURED INTERVENTION

MAIHI Ka Ora – The National Māori Housing Strategy

Location: Aotearoa, New Zealand
Year Implemented: 2021

Description: MAIHI (Maori and Iwi Housing Innovation) Ka ora is a 30-year strategy developed in partnership with Māori, for Māori, to improve housing outcomes across Aotearoa New Zealand. It sets out a shared vision for government agencies and Iwi, Hapū, and Māori housing providers to work together to ensure all Māori have access to safe, healthy, affordable homes with secure tenure. The strategy supports a kaupapa Māori approach and emphasises coordinated action across the housing continuum—from homelessness to homeownership (Te Tūāpapa Kura Kāinga, 2022a). The strategy has led to early actions including funding agreements to deliver over 550 homes through four iwi collectives, launching a national Māori housing dashboard, and supporting infrastructure and affordable housing projects across Aotearoa (Te Tūāpapa Kura Kāinga, 2022b).

“MAIHI Ka Ora – the National Māori Housing Strategy – elevates the Māori and Iwi Housing Innovation (MAIHI) Framework for Action, providing a strategic direction that puts Māori at the heart of Aotearoa New Zealand’s housing system.” (Te Tūāpapa Kura Kāinga, 2022).
“Rather than being just a government strategy, MAIHI Ka Ora was developed in partnership with Māori, for Māori. For MAIHI Ka Ora to succeed, Government agencies must work with each other and with Māori in genuine partnership over the next 30 years towards a shared vision that all whānau have safe, healthy, affordable homes with secure tenure, across the Māori housing continuum.” (Te Tūāpapa Kura Kāinga, 2022).
“MAIHI Ka Ora has been developed alongside the Government Policy Statement on Housing and Urban Development (GPS-HUD), so they have cohesive and consistent approaches, actions, and goals” (Te Tūāpapa Kura Kāinga, 2022).

Support Housing Transitions

Address the structural barriers to exiting emergency housing, such as the chronic undersupply of public and affordable rentals, and the over-reliance on emergency housing, by shifting toward sustainable, whānau-centred pathways into long-term, secure and permanent housing. Media sources reinforce this need by calling for practical solutions, including better-supported transitions out of emergency housing, greater use of private landlord partnerships, and housing pathways that free up social housing for those most in need.

National Literature Insights:
“The high rate of repeat applications for EHSNGs [Emergency Housing Special Needs Grant’s], along with the rapidly growing Housing Register... suggest that the lack of available public housing and a gross undersupply of affordable private rental housing function as barriers to exiting emergency housing” (Fasoro et al., 2024).
“Their criticism reflects their perception that the HAP [Homelessness Action Plan] focused too much on managing homelessness through increasing emergency and transitional housing spaces rather than creating effective whānau-centred pathways to long-term secure housing. They described emergency and transitional housing spaces as re-traumatising people experiencing homelessness” (Smith et al., 2025).
“Public housing offers more stable and secure housing tenure and better indoor housing conditions compared to private rental housing. There are significant health and wellbeing benefits of being settled in public housing compared with being in emergency housing” (Fasoro et al., 2024).
“Housing supports and solutions for families and whānau of children and young people in care need to be more sustainable and long-term, as housing need does not end once the child or young person returns home” (Oranga Tamariki, 2022).

National Media Insights:
“Glaudel said he supported the Government’s move to get people out of emergency housing, ‘but it needs to be into long-term, stable, affordable housing that meets their needs’ [because many who exit emergency housing without support are likely ending up in cars, garages, or other unstable living situations], he said.” (RNZ, 2024).
“Housing First Ōtautahi is asking private landlords for help to help reduce that number [on the social housing waitlist]. (1News, 2024).
“Actually what we should be aiming for... you want people to be able to leave social housing, which frees up a space for someone who might need it more.” (RNZ, 2024).

Responding to Hidden Homelessness

Strengthening data collection and community understandings of homelessness to ensure policy responses are evidence-based and effective.

National Media Insights:

“[In addressing the rise in homelessness], reliable, comprehensive data is crucial for understanding the scale of the crisis and ensuring policy responses are evidence-based and effective.” (RNZ, 2024).

Co-ordinated Approach to Social Supports Systems

Integrate housing with health, income, and social services to support the complex, interconnected needs of people experiencing housing stress. A coordinated, wraparound approach is essential not only to gain and sustain housing, but also to restore dignity.

National Literature Insights:

“People who are facing multiple challenges have been required to navigate a siloed system, in which each service only attends to a particular need, and in which there are few referrals between services. The Commission’s report recommended that people with severely complex needs require a central navigator to assist them to access the services they are entitled to” (Pierse et al, 2019).

“The HF [Housing First] cohort is not ‘hard-to-reach’ with over 200,000 individual recorded and linked interactions with government services, an average of over 500 each. Rather, they are likely victims of inadequate systems” (Pierse et al, 2019).

“...we would argue that the question of providing adequate housing, incomes and health and other social services to enable public housing tenants and other low- income people to live a life of dignity is of much greater importance” (Chisholm et al., 2022).

National Media Insights:

“These people have not had good lives up to now because they’ve got mental health issues, they’ve probably had drug dependency, they’ve probably come from families that are perhaps not quite so functional and so what we try to do is give those wraparound services and perhaps give them some of those skills that they haven’t got in life up to now.” (1News, 2025).

“It takes the whole of government and community working together to make New Zealand a safer place.” (NZ Herald, 2024).

“When we’re looking at these policies, they need to also consider the complex challenges these people are facing,” he said.” That meant also ensuring access to mental health services, addiction services and support networks.” (RNZ, 2024).

Community Insights:

“In South Taranaki, we have an employment consultant integrated with the specialist mental health services, and that’s how it should be everywhere, rightin a way, that’s how it should work between housing and employment services.”

“That level of integration, so what we see internationally existing and emerging is best practice. You would not [provide] housing support or solutions for homelessness... without integrating employment support as part of that solution. It makes no sense whatsoever, not to.”

FEATURED INTERVENTION

Housing First

Location: United States

Year Implemented: 1990s

Description: Housing First is a homelessness intervention model that originated in the United States in the 1990s. It is based on the principle that safe, permanent housing should be provided without preconditions, such as sobriety or treatment compliance. Once housed, individuals receive tailored wraparound supports that address health, wellbeing, and social needs. The model has been in North America, Europe, Australia and New Zealand, and is backed by evidence showing improvements in housing stability and health outcomes. For example, in Hamilton, it has played a role in helping to reduce rough sleeping and improved health and wellbeing outcomes for those housed (Pierse et al., 2019).

“Housing First is a holistic approach to homelessness services. Originating in the U.S., versions of Housing First have since been implemented across North America, Europe, Australia and New Zealand” (Pierse et al., 2019).

“The model is premised on housing being a human right, and on the idea that complex issues are best addressed from within the stability of permanent housing. There are no preconditions or barriers to entry, such as sobriety or treatment compliance requirements. Once housed, people are linked with services such as health and social welfare, with the ongoing close support of their Housing First case worker. There is strong international evidence that the Housing First approach improves outcomes, including for tenure stability and health” (Pierse et al., 2019).

“Since being established in 2014, The People’s Project [in Hamilton] has been credited with a noticeable reduction in rough sleeping in Hamilton, and has anecdotally reported significant positive outcomes for the health and wellbeing of the people housed” (Pierse et al., 2019).

FEATURED GOOD MAHI

LinkPeople

Where: Aotearoa New Zealand.

Description: LinkPeople is a registered community housing provider in Aotearoa New Zealand that supports individuals and families to find, secure, and maintain stable housing. Their work focuses on helping people who face significant barriers to housing, such as mental health challenges, addiction, or homelessness. LinkPeople works closely with landlords and community partners as they understand that safe, secure, affordable housing is the platform for good physical and mental health, better education and employment outcomes, positive whānau relationships, and connected communities (LinkPeople, n.d.).

“LinkPeople is a community housing provider that works with people who need support to find a home, keep a home, and live well.” (LinkPeople, n.d).

“Safe, secure, affordable housing is the platform to good physical and mental health, better education and employment outcomes, positive whānau relationships and connected communities.” (LinkPeople, n.d.).

“We understand the challenges that can make it hard to find and keep a home, and we work in partnership with a range of organisations to help people overcome them.” (LinkPeople, n.d., p. 4).

A Unified, Long-Term Housing Strategy

Develop a long-term, cross-party housing strategy to ensure stability in public housing policy, reduce disruption from leadership changes, and enable sustained progress on access, quality, and affordability across Aotearoa New Zealand.

National Literature Insights:

“New Zealand is unusual in that the majority of public housing is directly owned and managed by the central government, with a small nongovernmental organization (NGO) sector. This has the potential for quick implementation of good, well-reasoned policy change” (Rangiwhetu et al., 2020).

“Given most New Zealand political parties now agree there is a housing crisis, a robust evidence base is needed to foster cross-party collaboration for the country’s long-term benefit” (Rangiwhetu et al., 2020).

National Media Insights:

“[To make real progress on increasing home ownership, especially for low- to middle-income New Zealanders,] with changes in government, things stop and start. We need to look at a long-term strategy that is sustainable, irrespective of different governments coming and going.” (RNZ, 2024).

FEATURED INTERVENTION

Finnish Government’s Housing First Policy

Location: Finland

Year Implemented: 2008

Description: Through cross-party political support and strong collaboration between government, municipalities, and NGOs, Finland has significantly reduced long-term homelessness. A national Housing First policy, launched in 2008 and based on Housing First principles (described earlier in opportunity #22), has driven this progress. By converting shelters into permanent homes and providing wraparound support, over 4,600 people have been housed, with long-term homelessness falling by 68%. This is in contrast to trends across much of Europe, where housing instability has continued to rise. This demonstrates that a long-term strategy, sustained across successive governments, can deliver meaningful outcomes for those in need (Rojas Morales, 2024).

“Housing First programmes have been integrated into the major administrative bodies from the central government down to the municipalities. It has also gained wide political support—with barely any opposition from any administration following the first iteration of the program” (Rojas Morales, 2024).

“The housing first policy in Finland has successfully reduced homelessness. Between 2008 and 2022 the total number of people experiencing long-term homelessness decreased by 68 percent. Research has shown that on average 80 percent of homeless people have accessed housing through the programme” (Rojas Morales, 2024).

Uphold Housing as a Fundamental Right

Recognise and uphold housing as a human right by ensuring it is affordable and accessible, with clear, viable pathways into secure housing.

National Media Insights:

“We think it’s important for that moral focus that people have the right to housing, affordable housing and ways to get there.” (1News, 2025)

“Housing needs to be viewed as a human right.” (RNZ, 2024).

FEATURED GOOD MAHI

Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD)

Where: Wellington, Aotearoa New Zealand.

Description: Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD) is the lead government agency shaping New Zealand’s housing and urban development system, which focuses on ensuring all New Zealanders have access to safe, secure, and affordable housing (Homes for Renters, n.d.). HUD provides policy leadership and operational support across the public and private sectors, oversees public housing through Kāinga Ora and Community Housing Providers, protects renters’ rights under the Residential Tenancies Act, and enforces the Healthy Homes Standards (Homes for Renters, n.d.). HUD also promotes inclusive, accessible housing by providing universal design guidance for people with disabilities, older adults, and families with specific mobility needs (Homes for Renters, n.d.; Maihi Ka Ora: The National Māori Housing Strategy, 2025).

“Houses have become less affordable in New Zealand over the past few years, with rents rising alongside house prices” (Homes for Renters, n.d.).

“The \$350 million investment helps grow the affordable housing sector, which is critical to addressing the needs of New Zealanders who struggle to meet the cost of a market rental but can’t access public housing [through initiatives such as the Affordable Housing Fund].” (Affordable Housing Fund, 2024).

“Whai Kāinga Whai Oranga is a four-year, \$730 million commitment to speed up the delivery of Māori-led housing. It funds both small-scale Māori housing projects and larger developments, from repairing existing homes to building new ones.” (Maihi Ka Ora: The National Māori Housing Strategy, 2022).

We now turn our focus to a key opportunity—the ‘Opportunity for Action’—which strongly resonated with the Impact Collective team. In this section, we’ll explore its potential impact on rental and emergency housing before posing a thought-provoking question to help inspire action.

Guarantee Healthy, Livable Rental Homes.

For many renters, home doesn’t mean comfort. It means living in places that are cold, damp, and poorly maintained, where landlords aren’t always held to account. Although laws like the Healthy Homes Standards have been introduced, they’re not consistently enforced. As a result, some homes meet the legal minimum but still don’t offer the warmth, dryness, or safety people need to live well.

This opportunity is about going beyond minimum standards and aligning housing rules with the lived experiences of tenants. A home that is technically compliant isn’t always a healthy one. Therefore, to truly protect renters’ wellbeing, we need to strengthen standards as well as how they are applied and enforced in practice.

That could mean introducing routine mould testing, or requiring all new homes to meet higher standards for warmth and energy efficiency—such as a Homestar 6+ rating. These actions would move the system toward one that actively protects renters’ health and wellbeing.

As one community member put it, “We feel an obligation that everybody deserves to live in a warm, dry home.”

Stronger regulation isn’t the end goal—it’s the starting point. What matters most is that homes are genuinely healthy to live in, not just compliant on paper. When housing meets that standard, it creates the foundation for wellbeing and dignity, where whānau can thrive in safe, secure homes.

National Literature Insights

- “Improving the condition of rental accommodation must include active enforcement of recently enacted healthy homes standards and health and safety requirements relating to improvised dwellings” (James et al., 2020).
- “The savings to the health care system due to these reductions are estimated to be approximately \$10.4 million. In total, the HHI [Healthy Homes Initiative] programme is expected to avert approximately \$30 million in health care costs over a 3-year period” (Howden-Chapman et al., 2021).
- “All the assessors said they supported the idea of a housing WOF to assess housing quality and said that it should be mandatory” (Bennett et al., 2016).
- “A housing WOF would address the quality of rental dwellings and in time could be extended to include owner-occupied dwellings” (Bennett et al., 2016).
- “As we have seen, power, in all its dimensions, can work against tenants’ reporting problems with their housing. One way of overcoming this problem are schemes whereby rental properties are required to meet a checklist of basic standards” (Chisholm, Howden-Chapman, & Fougere, 2020).

National Media Insights

- “At a minimum, we need political changes such as greater enforcement of the Healthy Homes Standards and improvements to the Tenancy Tribunal process.” (RNZ, 2024).
- “New housing developments must meet Homestar 6-plus rating to reduce the burden of rheumatic fever and meningococcal disease Māori and Pacific whānau face.” (NZ Herald, 2024).
- “We need more enforcement of our Healthy Homes Standards.” (Stuff, 2024).
- “Healthy Homes Standards, brought in by the Labour Government in 2019, were inadequate and should require mould testing to stop more children getting sick.” (NZ Herald, 2024).
- “...fixing the power imbalances between landlords and renters, as well as better enforcement of the healthy homes standards, would not just help takatāpui/LGBTIQ+ renters but all renters.” (RNZ, 2024).
- “Community leaders are calling for more regulation to bring rental homes up to standard in response.” (Stuff, 2024).

Community Insights

- “We feel an obligation that everybody deserves to live in a warm, dry home.”
- “So to me mum and dad should be given their house but actually their house is cold. It’s not insulated. So mum or dad should have a brand new house.”
- “I’d like the Council saying ‘keep the house up to a standard or you lose it’.”

FEATURED INTERVENTION

Healthy Homes Standards

Location: Aotearoa New Zealand
Year Implemented: 2019

Description: The Healthy Homes Standards, formally known as the Residential Tenancies Regulations 2019, set minimum requirements for heating, insulation, ventilation, protection against moisture entering the home, drainage, and draught stopping in rental properties. These regulations aim to reduce the quality gap between rental housing (including public housing) and owner-occupied homes. All rental properties in Aotearoa New Zealand must meet these standards by 1 July 2025 (Te Tūāpapa Kura Kāinga, 2025). However, there is no formal warrant-of-fitness-style inspection, meaning the responsibility often still falls on tenants to identify and report issues (Tenancy Services, 2025).

“The healthy homes standards aim to close the quality gap between rental properties and owner-occupied homes, so the nearly 600,000 households that rent in New Zealand have warmer, drier places to call home” (Te Tūāpapa Kura Kāinga, 2025).

“The Residential Tenancies (Healthy Homes Standards) Regulations 2019 commenced on 1 July 2019, with the aim of addressing issues with cold, damp, drainage and draughts in rental properties” (Te Tūāpapa Kura Kāinga, 2025).

“If you’re a tenant and your rental does not meet the healthy homes standards by its deadline, talk to your landlord.... Landlords must be able to show that they have made their best attempts to comply by their deadline, such as taking actions early or attending to maintenance requirements in a timely manner” (Tenancy Services, 2025).

Envisioned Impact

Improving the regulation of rental and emergency housing is a powerful lever for public health and social change. When housing is truly warm, dry, and safe, it doesn’t just prevent illness—it strengthens the wellbeing of entire communities. Poor-quality homes are linked to avoidable hospitalisations, especially among Māori and Pacific whānau who are disproportionately affected by substandard housing.

By raising the Healthy Homes Standards, we can lift the baseline quality of housing across Aotearoa. This isn’t only a moral imperative—it’s an economic one. Research shows that better housing can ease pressure on the health system, with one study estimating the Healthy Homes Initiative could prevent \$30 million in healthcare costs over three years (Howden-Chapman et al., 2021).

But the impact goes deeper than public spending. Stronger standards rebuild trust in housing systems, uphold the mana of tenants, and create the conditions for better learning, better health, and better futures. Over time, healthy homes can help break intergenerational cycles of disadvantage—moving whānau from crisis to stability, and from survival to opportunity.

Ultimately, this is not about ticking boxes to meet minimum requirements. It’s about recognising that housing is a foundation for dignity, security, and wellbeing in every community across Aotearoa New Zealand.

How might we strengthen accountability in the housing system so that all homes consistently meet the standard needed to support health and wellbeing?



Bridging Insights to Action



As we conclude this report, we shift from exploring various aspects of rental and emergency housing to offering practical steps forward. In this final segment, we present high-level recommendations and key considerations that individuals and organisations can utilise to help them address disparities within their communities, regardless of their current stage in the process.

- What's in this Section:
- **Recommendations:** We present three strategic recommendations to turn the insights from this report into concrete actions. These include deepening research, initiating community-led action, and fostering ongoing learning—all of which can be supported by the Impact Collective by facilitating the collection of additional insights.
 - **Considerations:** We identify key considerations in addressing complex community concerns, such as cultural sensitivity, ethical practices, and adaptable strategies, to ensure actions meet diverse community needs. These considerations are essential for guiding the development of initiatives and ensuring any actions effectively implemented.

Recommendations

This section outlines three high-level recommendations designed to guide efforts in addressing disparities in rental and emergency housing. Each recommendation represents an important component in the broader Impact Collective co-design process (see Figure 11), from initial understanding through to the implementation and subsequent evaluation of solutions.

These recommendations are intentionally broad to avoid prescribing specific actions. They offer flexibility for individuals or organisations to adapt them based on their current stage in the journey toward an rental and emergency housing landscape that fosters equity and wellbeing. These recommendations include:

- **Deepen Research:** Invest in comprehensive research to enhance the understanding of the current rental and emergency housing landscape. This research will lay the groundwork for informed, community- and data-driven actions.
- **Establish Community-Led Initiatives:** Design and carry out community-led initiatives by using a co-design approach that encourages active community participation.
- **Engage in Continuous Learning:** Evaluate and adapt implemented solutions to ensure they remain effective, responsive, and aligned with evolving community needs.

Whether you are just beginning to gather knowledge, are in the process of developing and testing ideas, or are evaluating and evolving existing solutions, these recommendations aim to provide a non-linear roadmap for addressing disparities in rental and emergency housing.

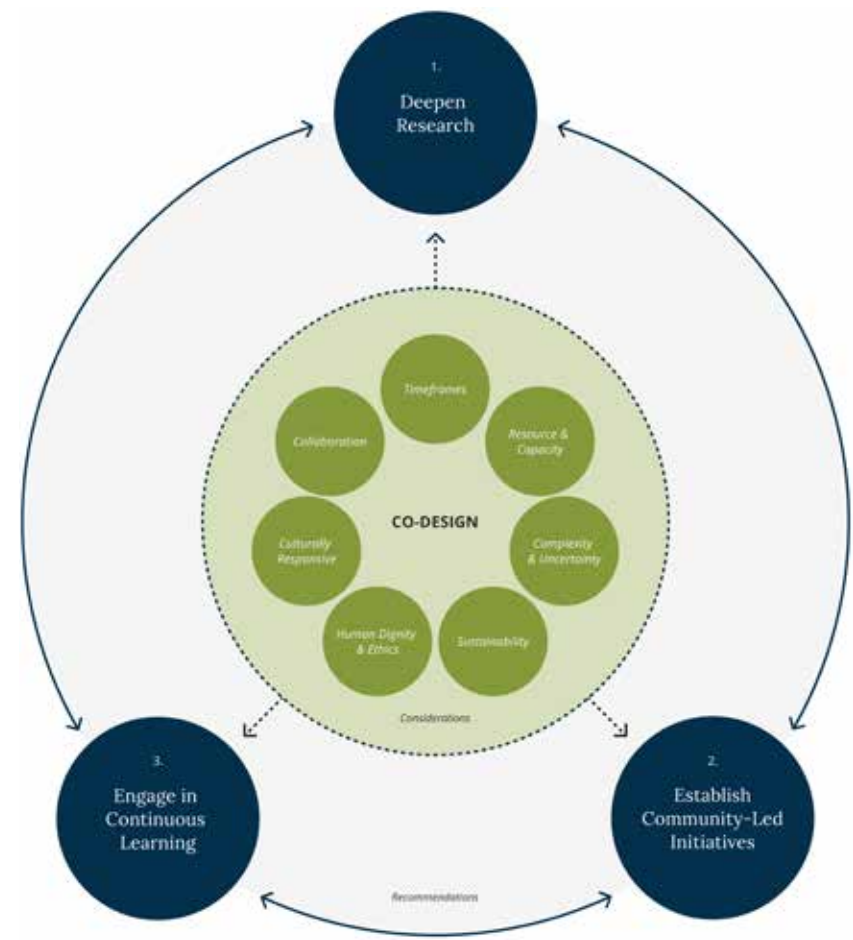


Figure 11 - High-level Impact Collective Co-Design Process.

Deepen Research

While this report provides an introductory view into the rental and emergency housing landscape at systemic, national, and individual levels, it represents just a ‘window’ into the wider topic. To comprehensively understand the myriad factors contributing to rental and emergency housing across different communities, we recommend undertaking further in-depth research. This is crucial because rental and emergency housing is influenced by a multitude of socioeconomic, cultural, and personal factors, which are often interlinked. Additional research is necessary to fully grasp these complexities, ultimately ensuring that solutions are effectively tailored and responsive to the actual needs they aim to address.

Considerations:

- **Diverse Involvement:** It is essential to engage a wide range of stakeholders, including community members, schools (both mainstream and Māori medium education providers), students, whānau, and broader education support service providers. This inclusive approach ensures that a variety of perspectives, especially those with lived experience, contribute to richer insights while reducing the risk of one-sided or biased viewpoints.
- **Inclusive Research Design:** Ensure the research methodologies include both qualitative (data) and quantitative (personal narratives and lived-experiences) to enhance the validity of research.

Potential Action Steps:

- **Conduct Focus Groups and Discussions:** Conduct focus groups and one-on-one discussions with diverse groups to capture in-depth qualitative insights.
- **Partner with Support Programmes:** Partner with established support programmes to gain insight into their on-the-ground experiences.
- **Engage with National Experts:** Bring together experts from various fields to share their knowledge, latest research, findings, and best practices through dedicated engagement forums.

Establish Community-Led Initiatives

Building on the insights and opportunities identified in this report and through further independent research, we recommend engaging in community-led co-design to explore ways to improve rental and emergency housing outcomes. This process acts as an important bridge from research to practical application, ensuring that solutions are both rooted in community needs and shaped by direct involvement. By embedding the voices and priorities of those with lived experience at every stage, we enhance the relevance of the solutions and ensure they address real, tangible needs.

Active participation and ongoing collaboration with key stakeholders from the outset are crucial. Their involvement not only improves the effectiveness of solutions but also fosters a sense of ownership and commitment to the outcomes. By empowering participants to help shape solutions that may directly impact their lives, community-led initiatives significantly increase the likelihood of long-term success and sustainability.

The outputs from this co-design process can take many forms, such as policy changes, service enhancements, or community awareness campaigns. What matters most is that these outputs are responsive to and directly address the authentic needs of the community.

Considerations:

- **Diverse Representation:** Ensure the co-design process includes a broad and diverse representation of community members, especially those with lived or living experience and those who are often marginalised or underrepresented.
- **Building Local Capacity:** Building capacity within the community is important for effective participation in the co-design process. This can empower them to not only contribute more but also sustain and evolve the solutions independently over time.
- **Supportive Facilitation:** Effective facilitation is key to managing the co-design process. Facilitators should be adept in conflict resolution and encouraging productive discussions to ensure every participant feels heard and valued.
- **Design with Adaptability in Mind:** Design solutions with flexibility in mind, allowing for adjustments and pivots as new feedback is received. This adaptability is key to responding to the complex and ever-changing nature of complex community concerns.

Potential Action Steps:

- **Identify Areas for Intervention:** Utilise the insights from research to identify specific areas for potential solutions, focusing on those with the highest potential for addressing community needs.
- **Identify and Engage Key Stakeholders:** Identify and engage a diverse group of stakeholders who represent all facets of rental and emergency housing within the community. Ensure that all voices, especially those less heard, are included in the co-design process.
- **Facilitate Co-design Workshops:** Conduct workshops that bring together the identified stakeholders to collaboratively define problems, brainstorm solutions, and design solutions.
- **Prototyping and Testing Solutions:** Pilot the co-designed solutions in controlled settings or real-world contexts to monitor and evaluate their effectiveness. Iterate and adjust the solutions based on both stakeholder and community feedback and observed outcomes.
- **Share Successes with the Community:** Communicate the successes and lessons learned with the broader community to maintain trust, support, and engagement with those directly and indirectly involved.

Engage in Continuous Learning

As solutions addressing complex community concerns, such as rental and emergency housing, are implemented, they must remain relevant over time. This relevance can only be sustained if solutions continuously evolve to meet the changing needs and dynamics within the communities they serve. Therefore, we recommend establishing a cycle of continuous learning where stakeholders can actively participate in a dynamic process of reflection and adaptation. This ongoing cycle is crucial for assessing what is working, what could be improved, identifying new challenges, and integrating lessons along the way.

The importance of continuous evolution cannot be overstated—it ensures solutions remain responsive to the changing landscape of complex community concerns, preventing them from becoming outdated as needs shift. By using a process of continuous learning, solutions can adapt to new challenges and opportunities, thereby enhancing their long-term impact. This adaptive approach not only prevents stagnation but also ensures that solutions continuously align with the evolving needs of the community.

- Considerations:
- **Support a Learning Culture:** It is important to cultivate a culture that values learning and adaptation, where stakeholders are encouraged to view adaptations as opportunities for improvement rather than failures.
 - **Inclusive Research Design:** Gathering feedback using both qualitative and quantitative methods is essential, as this dual approach provides a more comprehensive understanding of the impact of the solutions.
 - **Assessing and Allocating Resources:** Assigning adequate resources for the continuous learning process is essential to ensure sufficient funds, personnel, and time are dedicated to effectively support the iterative process of feedback collection, analysis, and implementation of changes.

- Potential Action Steps:
- **Implement Feedback Mechanisms:** Establish continuous feedback mechanisms to gather regular feedback and monitor the effectiveness of solutions. This can involve digital tools, feedback forms, and community hui (meetings).
 - **Conduct Reviews and Impact Evaluations:** Schedule regular review sessions and impact evaluations to assess the effectiveness of solutions in achieving desired outcomes.
 - **Facilitate Reflective Workshops:** Conduct workshops where stakeholders can reflect on their experiences, share successes, and discuss challenges, enabling them to collaborate on effective practices and areas needing adjustment.

“Rent, power and food – our clients can’t even afford the basics.”

Workshop Participant.

Considerations

When addressing complex community concerns, it is crucial to identify and understand the key factors that can influence the success of solutions. This section summarises these factors, explaining their relevance and significance in effectively addressing community issues.

By considering these factors, stakeholders can better address root causes and maintain positive outcomes in both the short and long term. Moreover, taking these factors into account ensures that solutions are culturally sensitive, ethically sound, and responsive to the unique dynamics within the communities they aim to serve.

Following are a list of considerations to guide decision-making and action-taking processes for complex community concerns.

Timeframes

When addressing complex community concerns, it is important to set clear and realistic timelines for achieving milestones and objectives. Recognising that some goals may require extended periods to accomplish is essential. Additionally, maintaining flexibility to accommodate the evolving complexities of these challenges ensures that responses can adapt as situations change.

Resource and Capacity

It is essential to evaluate the availability and adequacy of resources—financial, human, and material—to determine if current resources meet the needs of proposed solutions. This evaluation will help ascertain whether additional funding is required, if staffing levels are adequate, or if there is a need to expand collaborations to effectively support and sustain initiatives.

Complexity and Uncertainty

Acknowledging the intricate and ever-evolving nature of complex community concerns is crucial to avoid oversimplification. These problems, often characterised by complexity, uncertainty, and intersectionality, cannot be effectively addressed with simple, isolated, one-size-fits-all solutions. Instead, they require continual learning, flexible approaches, and more nuanced and tailored responses.

Sustainability

It is vital to adopt a long-term perspective when addressing complex community concerns is vital to ensure approaches are resilient, responsive, and capable of adapting to and withstanding evolving conditions over time. With this approach, solutions are more likely to contribute to lasting benefits rather than providing temporary relief.

Human Dignity and Ethics

When addressing complex community issues, it is important to respect and uphold the rights, dignity, and wellbeing of everyone involved. Discussing topics such as family harm or mental health can be particularly sensitive, especially for vulnerable people. Therefore, adopting this approach is vital for creating safe, inclusive, and trusted environments, and supporting the development of long-term, positive change within communities.

Culturally Responsive

With certain populations disproportionately affected by complex community concerns, it is essential to understand and respect the cultural backgrounds and specific needs of the community being served. Cultural awareness is key to ensuring that approaches are culturally reflective and appropriately tailored. This involves aligning solutions with the diverse values, traditions, and challenges of varied communities to ensure effectiveness and acceptance.

Collaboration

Fostering collaboration among diverse services—including healthcare providers, law enforcement, social services, and community organisations—is important when addressing complex community concerns. This collaboration ensures that people receive holistic support, addressing various aspects of their wellbeing comprehensively. By working together, services can significantly enhance their impact, providing more integrated and effective solutions for the community.

Conclusion

Housing provides the foundation upon which individuals, whānau, and communities build their lives. This report on rental and emergency housing in Aotearoa New Zealand examines a system under significant pressure, where many people lack access to safe, secure, and affordable homes.

The evidence presented throughout this report demonstrates substantial challenges within the housing system. Multiple families compete for individual rental properties, children experience unstable living conditions, elderly people face difficult choices between housing costs and other necessities, and emergency housing systems often extend rather than resolve periods of instability. These challenges reflect systemic issues that affect the wellbeing of communities across the country.

This report also identifies clear pathways for improvement. The opportunities for action identified through our research demonstrate that effective solutions exist. These range from immediate policy reforms that strengthen tenant protections to long-term strategies that enable community-led housing development. Implementation requires sustained commitment and coordinated effort across multiple sectors.

Community members throughout this research consistently noted that housing challenges are interconnected with employment, health, education, and social wellbeing. This interconnectedness means that investments in housing improvements generate benefits across multiple areas, contributing to broader community resilience and prosperity.

Māori leadership in housing solutions represents both a Treaty obligation and an effective approach to addressing housing challenges. The iwi-led housing developments showcased in this report demonstrate how approaches grounded in whakapapa, connection to whenua, and collective responsibility can create sustainable communities. These examples demonstrate how housing policy can uphold tino rangatiratanga while creating solutions that benefit all residents.

The research indicates that meaningful change requires coordinated action across all levels of society. Government agencies need to shift from managing crises toward prevention, communities require empowerment to lead solutions, and housing needs to be recognised as essential infrastructure rather than solely a market commodity.

The economic case for action is substantial. People experiencing housing stress represent both individual challenges and broader economic costs through increased health and social service use. Conversely, people with secure housing contribute to economic productivity, community stability, and intergenerational wellbeing.

Current approaches that address symptoms while leaving root causes unchanged have proven insufficient. Alternative approaches evident in community-led solutions, evidence-based policy reform, and genuine partnership between government, communities, and tangata whenua offer more promising directions.

Moving forward requires recognising that in a nation with Aotearoa New Zealand's resources and capabilities, widespread housing deprivation reflects policy choices rather than inevitable circumstances. The current situation where people live in inadequate conditions represents a gap between available resources and their effective deployment.

This report provides both analysis and guidance. The analysis demonstrates how housing challenges affect community wellbeing and social cohesion. The guidance shows that proven solutions exist, successful models can be adapted and scaled, and communities have capacity to lead change when provided with appropriate resources and authority.

The opportunity exists to create a housing system that reflects the principles of Te Tiriti o Waitangi, ensuring everyone has access to appropriate housing as the foundation for full participation in community life. This represents both a policy objective and an expression of our collective values.

The insights gathered in this report, combining data analysis with lived experience, indicate that housing security represents a fundamental requirement for social participation rather than a market outcome. Implementing this understanding through sustained, collaborative action creates conditions for improved wellbeing across communities.

Current housing challenges require responses that match their scale and complexity. With community knowledge, political commitment, and sustained focus on equity and wellbeing, significant improvements in housing access and quality are achievable.

Ko te whare e hanga te tangata—the house builds the people, and the people build the house. The knowledge, resources, and collective capacity exist to create housing systems that enable all people in Aotearoa New Zealand to live with dignity and security.

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