

HEALTHY HOMES FOR ALL


A Community Housing Strategy



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Waitaki
DISTRICT COUNCIL
TE KAUNIHERA Ā ROHE O WAITAKI

An aerial photograph of a coastal town, likely Waitaki, New Zealand. The town is situated on a flat area with a mix of residential houses and commercial buildings. A large bay or estuary is visible in the background, with mountains rising in the distance under a blue sky with scattered clouds. The foreground shows some dry, scrubby vegetation.

Healthy, affordable, appropriate homes for all with access to services in vibrant, resilient communities.

Prepared by the
WAITAKI HOUSING TASKFORCE

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DEFINITIONS

HOUSING DEFINITIONS

Community housing: Not for profit organisations providing housing to low: income people.

Emergency housing: people with nowhere to stay for the next 7 nights, unsafe at home or leaving prison can qualify for emergency housing. Provided through Work and Income and also a number of community providers. MSD maintains the Emergency Housing Register.

Papakāinga housing: Papakāinga is a collective form of Māori living. From a land development perspective, papakāinga is generally considered to be communal housing and facilities on ancestral land owned by Māori.

Shared Equity Home Ownership: Where an organisation shares the ownership of a home with the owner/ occupier with the intent the owner occupier buys out the shared equity partner over an agreed period of time.

Currently Government funds this through the Ministry of Housing and Urban Development and this includes a specific Māori fund Te Au Taketake. Te Rūnanga o Ngāi Tahu also has a Shared equity home ownership programme.

Social housing: healthy and safe rental housing provided to people with housing needs by the government (through Kāinga Ora), local councils, and by community groups and trusts.

Transitional housing: Warm, dry, safe short: term housing and support for individuals or families who are in urgent need of housing: through a range of providers.

Worker housing: Housing provided to workers by their employer as part of their employment arrangement.

OTHER KEY DEFINITIONS

Discrimination: Being treated unfairly or less favourably than someone else. Legally in NZ¹, no one can discriminate against people accessing housing on grounds of age, race, colour, sex (gender), religion, sexual orientation, political views, family status or disability.

District Plan: A statutory planning document prepared by local governments, e.g. Waitaki District Council. It must align with spatial, infrastructure and regional plans. The District Plan sets rules for where housing can go now and in future, housing density, size, height and access.

Housing affordability: the ability of a household to pay for housing via rentals or home ownership, using a variety of measures.

Housing survey: A self: selected survey by the WHT that was completed online and in hard copy by 559 residents in the Waitaki District between 6th June and 6th August 2020 (as discussed below).

Kāinga whenua: Homes on Māori land titles, funded by Kāinga Ora (KO).

Ngā Mātāwaka: Whānau Māori living in the district who are not mana whenua, ie descend from iwi outside of the Ngāi Tahu takiwā.

¹ E.g., Human Rights Act 1993; Residential Tenancies Act, 1996.

AGENCIES & ORGANISATIONS

Building Better Homes Towns and Cities (BBHTC): one of 11 national science challenges formed to focus funding of public science research on topical issues such as housing

Community Housing Aotearoa: Supports social and emergency housing projects by community groups and trusts.

Habitat for Humanity: Work with community groups, and support rent to buy schemes, repairs, curtains, etc

Kāinga ora (KO): The state housing agency redevelops, builds, buys leases and manages "state" houses: more than 60,000 properties nationwide (112 in the Waitaki). Also facilitates home ownership, particularly for first home buyers through Kiwi Build (new "affordable" first homes"), first home grants and loans.

Methodist Mission Southern: provide youth transitional housing, supporting 16-19 year olds into independent living.

Ministry of Housing and Urban Development (Te Tūāpapa Kura Kāinga): responsible for strategy, policy, funding, monitoring and regulation of New Zealand's housing and urban development system.

The Ministry of Social Development (MSD): provides support for emergency housing and other housing needs (through Work and Income) including policy and research and piloting of a data hub.

New Zealand Housing Foundation: charitable trust that assists lower income renting households to become home owners.

Ōamaru Pacific Peoples Community Group: Have two community connector workers funded by MSD.

Presbyterian Support Otago (PSO): run the Family Works programme in the region and support urgent housing assistance, and investigate options for social housing in Ōamaru.

Stronger Waitaki: A community coalition focused on safety, health and social wellbeing.

Te Puni Kōkiri: Supports individuals, whānau, hapū, iwi and rūpū with funding, information, advice and practical support. Includes new housing projects and also repairs.

Te Rūnanga o Moeraki: Papatipu Rūnanga of Ngāi Tahu that represents mana whenua interests in Waitaki District. They have an aspiration to support more whānau to return to Moeraki and the wider district and are actively working with Waitaki District Council and other organisations to increase local home ownership and opportunities for whānau.

Te Rūnanga o Ngāi Tahu: the iwi authority responsible for supporting Papatipu Rūnanga including Moeraki to prosper following the enactment of the Ngai Tahu Claims Settlement Act 1998. They administer shared equity programmes, social housing and property investment and have a strong desire to support opportunities throughout their tribal area.

Warmer Kiwi Homes: A Government programme offering insulation and heating appliance grants to home owners that have a Community Services Card or live in low income areas.

Waitaki District Council (WDC): the local authority, responsible for long term planning of assets and infrastructure, spatial planning and the District Plan and provides community housing (107 units for people with assessed needs).

Waitaki Housing Taskforce (WHT) is a Stakeholder group formed by Stronger Waitaki to address housing issues in the District.

Work and Income NZ (part of MSD) administer benefits including the Emergency Housing Special Needs Grant: for temporary accommodation, the Accommodation Supplement and Temporary Additional Support.



1

THE WAITAKI HOUSING STRATEGY

The Waitaki Housing Taskforce (WHT) has developed a housing strategy for the District. The Taskforce was formed by Stronger Waitaki with the aim of facilitating accessible, affordable and adequate housing for the people of the District.

Key stakeholders involved in the task force include:

- Stronger Waitaki
- Waitaki District Council
- Te Rūnanga o Moeraki
- Kāinga Ora (KO)
- Ōamaru Pacific Peoples Community Group Inc.
- Fale Pasifika
- Methodist Mission
- MSD
- Corrections
- Age Concern Otago

In addition, Stronger Waitaki, through the Council, have a relationship with Ngāi Tahu mana whenua through Te Rūnanga o Moeraki (including with Moeraki Ltd, the assets holding company for the Rūnanga), as the basis for a partnership approach to developing and implementing the housing strategy, and to create opportunities to advance housing for Māori.

This draft strategy was prepared after the Task Force gathered data about housing issues and worked to understand the problems and potential solutions. In addition, the Task Force held two stakeholder workshops, which included participation by several District Councillors.

The strategy provides an approach and a set of priorities for action. The strategy in this document is subject to updates and revisions based on monitoring of housing issues, specific projects and actions, and evaluation of those actions as they are done.



2

A HOUSING STRATEGY: THE BASIC PROCESS

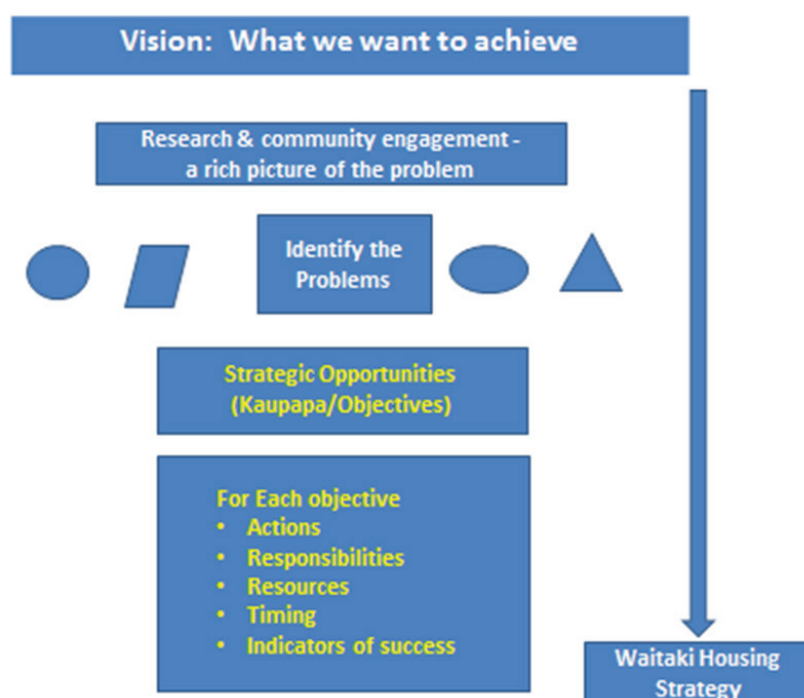
The Development of a housing strategy for the district is based on an approach developed by the Community Housing Aotearoa “Guidance on Developing a Housing Strategy” and on a research based, strategic planning approach that ensures i) the strategy is soundly informed by relevant data (shaped by evidence), and ii) the strategy is based in the community and the organisations already working there. Stronger Waitaki plays an important part by providing leadership and organisation of the WHT, supporting the necessary research and a community-based kaupapa. The diagram illustrates the strategy approach.

2.1 RESEARCH AND DATA GATHERING

The first step in the strategy process was to undertake research to understand the housing issues, prioritise them, understand who is affected by them and decide where the focus of the strategy should lie.

WHT had the support of a statistician and researcher, Sophia Leon de la Barra, who provided background statistics¹ and organised and implemented a survey of residents². Her research was complemented by information from WDC, government agencies and a team led by Dr Nick Taylor, working on a research project in Ōamaru/Waitaki as part of the National Science Challenge called Building Better Homes, Towns and Cities, Ko ngā wā kāinga hei whakamāhorahora (BBHTC)³.

The ethos of the BBHTC research is co-production of knowledge and the information contributed by all parties behind the housing strategy reflects this approach⁴. The data obtained was a mix of qualitative data (stories and anecdotes) and quantitative data (survey results and official statistics).



2.2 DEFINITION OF THE HOUSING PROBLEM

The research was discussed in several meetings of the WHT over 2019-2020 and also presented to a Council workshop in September 2020. Through this approach key issues were identified, discussed and examined. Also, the survey of residents was designed and implemented to ensure an understanding of housing issues was gained with input from affected people. With 559 self-selected respondents, of whom 73% were female, the survey provides a detailed picture of housing issues for households in Ōamaru and other areas.

The WHT held a problem definition workshop on 14 September 2020 to identify housing issues and provide direction on the housing problem, who is affected, where, and the priorities for action (see section 4 below).

Subsequently, the WHT held a workshop with taskforce members, councillors and other key stakeholders on 22 February 2021. This workshop was originally scheduled for late 2020 but was postponed until February 2021 because the Council had to focus on recovery efforts after the loss of 53 homes in the wildfire at Lake Ōhau. Work on the strategy was also delayed at several points by restrictions due to Covid 19.

2.3 STRATEGIC OBJECTIVES - FEASIBLE CHANGE

The next step in the process was to develop the housing strategy around feasible changes. These include the strategy goal, objectives and outcomes for each component of the strategy to address the problems identified and the actions required.

¹ See Leon de la Barra, Sophia (2020). Summary of Secondary Housing Data. Waitaki Housing Task Force, Safer Waitaki, Ōamaru.

² Leon de la Barra, Sophia (2020). Waitaki Housing Survey Summary of Results. Waitaki Housing Task Force, Safer Waitaki, Ōamaru. <https://www.buildingbetter.nz/>

⁴ Nick Taylor from the BBHTC team has assisted with facilitation of strategy workshops and writing of the strategy.



3

SUMMARY OF THE CURRENT POSITION

This summary of key observations about the District is based on an Executive Summary prepared by Sophia Leon de la Barra for the WHT. Further information is available in the survey results and other supporting papers (see footnotes).

3.1 POPULATION AND HOUSING

The population of Ōamaru and Waitaki District has fluctuated over the past 24 years. The number of residents in 2018 is essentially the same as in 1996 - but there was growth over the last 13 years following a period of decline. Growth is most evident in peri-urban Ōamaru including Weston. A growing population places pressure on the housing market⁵.

Another feature of the population is the high number of elderly, with over a quarter of the population aged over 65. Most of the people aged 80 or over live in Ōamaru. Elderly have particular housing needs.

Two-thirds of Waitaki households are occupied by an individual (30%) or by a couple (33%). The average house size was three bedrooms, indicating that potentially many people were living in houses with unoccupied bedrooms at the

time of the survey.

Several survey respondents commented on a lack of smaller, 1-2 bedroom units to meet the needs of an increasing number of elderly. Agencies noted that the highest demand is for 1-2 bedrooms and reasons for unmet demand can be diverse, including social issues and limited supply.

The district population is more ethnically diverse now. From 2001 to 2018, the Māori population doubled to 8%, the Pacific Peoples population quadrupled to 4% and the Asian population tripled to 6%. In 2018, about a fifth (16%) of Waitaki residents were born overseas compared with 27% nationwide. Different ethnic groups add new and different demands for housing, such as for larger houses for larger families, or houses in rural (dairy farming and horticulture) areas for farm workers.

3.2 RENTAL HOUSING

The vast majority of the 2020 Waitaki Housing Survey report ownership of households by themselves (71.6%), a family trust (6.3%) or family member (2%). A fifth of respondents (20.1%) report renting, shared accommodation (2.2%) or housing provided by work (0.5%). Pacific Peoples and Asians responding to the survey were significantly more likely to rent and less likely to own a home than other ethnicities.

Ngāi Tahu⁶ report that amongst whānau members the rate of home ownership (from the 2018 census) was 64% (33% renting) in Araituru (Otago), which is well below the Waitaki District total population level of 73% home ownership and likely to be even lower for Nga Mātāwaka.

Until 2020, renting for visitor accommodation was an increasing feature of the housing market⁷. Data showing rising numbers of Airbnb properties indicates that accommodation sharing is an issue for the housing strategy because of the transfer of housing from long to short term rental stock.

While Covid 19 has slowed this effect it is likely to return with any recovery in visitor numbers.

There is a limited supply of social housing. In Waitaki District (September 2020) KO report they had 112 units to rent, comprising 0 Bedsits; 10 single bedrooms; 43 two bedroom; 51 three bedroom; 7 four bedroom, 3 five bedroom and 1 five bedroom plus unit. In addition, WDC has 107 community housing units located in Ōamaru, Hampden and Palmerston prioritising residents 60 plus with assessed needs. The units are provided to help meet housing needs that are not being met by other housing providers.

Housing waiting lists are run by MSD and these show a steady increase in unmet demand in the Waitaki from 3 in June 2016 to 33 in June 2021. The Ngāi Tahu report found that the demand for social housing for whānau members increased considerably over this period, and they noted that whānau members in social housing are predominantly tamariki and wāhine.

5 See also Taylor, N., Mackay, M. & Russell, K. (2020). Searching for community wellbeing: population, work and housing in the town of Ōamaru. Working paper 20-08a for Building Better Homes, Towns and Cities Thriving Regions, 36pgs. Christchurch: AgResearch/BBHTC.

6 Te Rūnanga o Ngāi Tahu (2021). The state of Ngāi Tahu Nation 2021.

7 See Campbell, M., Taylor, N. & Mackay, M. (2020). Waitaki short and long-term rental. Working paper 20-08b for Building Better Homes, Towns and Cities Thriving Regions, 14pgs. Christchurch: AgResearch/BBHTC.

3.3 COST OF HOUSING

The cost of housing has risen quickly and significantly for home owners and renters. For home owners, the average house value increased from \$235k to \$336k between 2016 and 2020, a 43% increase. The cost of weekly rents doubled over 12 years (2001-2013). In 2020, the median rent had increased to \$290/week indicating a three-fold increase in 19 years.

Over the same period the median District income increased to only \$25,000 per year. In 2013, renters were spending on average 41% of their income on rent and, on average, respondents spent 20% of their weekly income on their rent or mortgage.

Ngāi Tahu comment that it is increasing difficult for whānau members to compete in the rental market and they note that the Otago region has seen some of the highest percentage increases in rentals in recent years across the motu. It is likely Nga Mātāwaka also face problems with affordability.

In the housing survey 1 in 10 people reported not having enough money to meet their everyday needs. 2 in 10 people were unable to pay the bills on time because of a shortage of money once (6.3%) or more than once (12.2%). There were 38 respondents (6.8%) who said they qualified for an accommodation supplement with Work & Income.

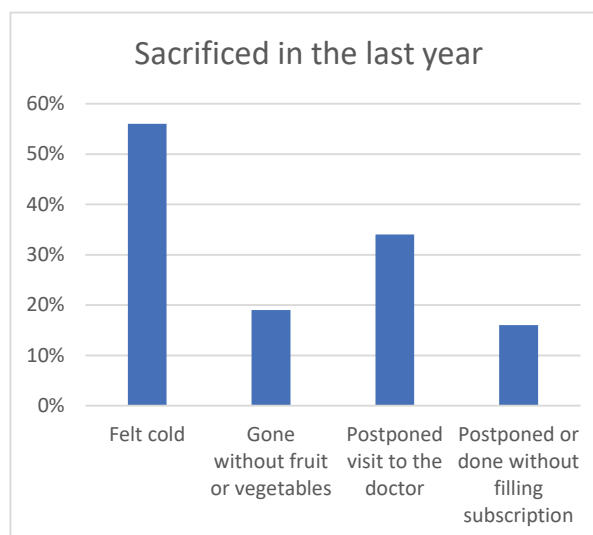
In the housing survey, Pasifika respondents were significantly more likely than non-Pasifika to struggle to pay for their everyday needs, with approximately half of Pasifika respondents (53.6%) saying they did not have enough or only just enough money to meet their family's basic needs compared to about a third of non-Pasifika respondents (37.3%). Pasifika respondents were also significantly more likely to report being unable to pay bills in the past year because of a shortage of money.

In addition to the housing survey, the Ōamaru Pacific Peoples Community Group undertook face-to-face visits to over 100 Pacific Peoples households and obtained data on their wellbeing status during covid. These visits confirmed there are several Pacific Peoples groups including Tongan, Tuvaluan, Fijian, and Samoan.

Many are employed in industries such as food

processing. There are many intergenerational households and they need larger houses. Just a third own their own homes and others are looking to buy. In addition to costs of housing, the Pacific Peoples community face issues of visa restrictions and need additional skills or mentoring to work their way through the legal and financial issues to obtain loans and negotiate a house purchase.

Many respondents to the housing survey have compromised their health to keep household costs down in the past year, 56% had put up with feeling cold, 19% had gone without fresh fruit or vegetables, 34% had postponed visits to the doctor, and 16% had postponed or done without filling a prescription.



Pacific people were significantly more likely than others to go without fresh fruit or vegetables, postpone doctor visits and/or postpone filling prescriptions in order to keep household costs down. In addition, interviews with the Pacific Peoples community⁸ confirmed problems accessing health services. They also revealed a digital divide with school children learning from home during lockdowns but lacking necessary devices and connectivity.

When housing survey respondents were asked which of the following services they would like included in their rent or rates, 48.6% reported they would like recycling collection and 55.1% would like rubbish collection. Only 36.6% of respondents said they would not like either rubbish or recycling collection and prefer to pay as needed.

⁸ During household visits by the Ōamaru Pacific Peoples Community Group.

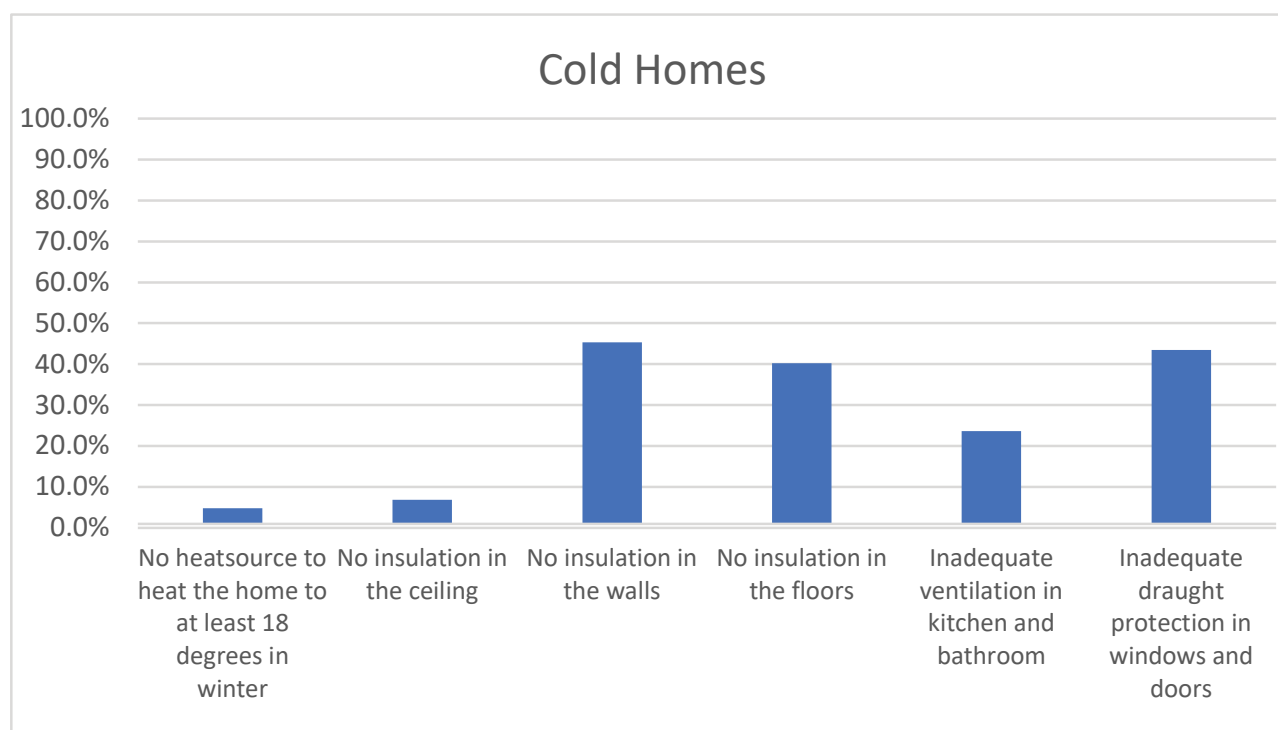
3.4 COLD HOMES

The housing survey found that the average household in winter spent \$326/month for energy bills including electricity, gas and wood. Over two-thirds of survey respondents reported their home is colder than they would like sometimes or more often⁹. This figure did not differ significantly by ethnicity but it did differ significantly between renters and home owners. While about a quarter of home owners reported their home was colder than they would like often or always, over half of renters reported their home was cold often or always.

The condition of housing is part of the problem of cold homes. Over 10% of survey respondents reported they needed extensive and immediate repairs and maintenance of their home. Nearly half reported a minor (41%) or major (7%) problem

with mould or dampness in their home. Renters were significantly more likely to report dampness problems.

While the majority of survey respondents had adequate heating, insulation and ventilation, many respondents also reported living in inadequate housing. Some households reported no heat sources that can heat the home to at least 18 degrees in winter (4.8%); no insulation in the ceiling (6.8%), floors (40.2%), walls (45.3%); inadequate ventilation in kitchen and bathroom (23.6%); and inadequate draught protection in windows and doors (43.5%). Renters were significantly more likely than home owners to report having no insulation in the walls, inadequate ventilation or inadequate draught protection.



3.5 EMERGENCY HOUSING

Only one survey respondent reported having no fixed abode. However, just over 5% of survey respondents had stayed with a family or friend because they had nowhere else to stay, either just a few nights (0.9%), one to three weeks (1.4%), and a month or more (3.2%). The New Zealand Housing Register¹⁰ shows demand varied between 10-20 homes over the last three years.

The great majority of survey respondents reported there was either not enough emergency housing available or they didn't know it exists in the district. This finding could signal the need for more short-term emergency accommodation, as well as the need for better public education on where to get help if you need a place to stay.

⁹ Note the survey was undertaken in the winter of 2020.

¹⁰ Of people assessed as eligible for public housing.



4

DEFINITION OF THE HOUSING PROBLEM

The WHT identified and discussed housing problems in the District throughout the strategy process as a result of the research outlined above and their experiences as key agencies and organisations. Two workshops enabled the task force to expand on the issues faced in the district and the options for feasible change. Te Rūnanga o Moeraki added information based on iwi research, as noted above, and problems they have observed with whānau.

In this section we present the housing problems identified by Te Rūnanga o Moeraki and then results of the September 2020, problem definition workshop. Each of these sets of problems presents opportunities to improve housing and wellbeing in the District.

4.1 MĀORI HOUSING ISSUES

- Ngāi Tahu are looking to increase the rate of home ownership by whānau and have initiated a shared equity programme, operated by the New Zealand Housing Foundation, supporting whānau to own their own homes
- They note it is also important to increase the level of home ownership for Nga Mātāwaka whānau
- Māori face problems with housing affordability – they have high rates of renting and face rising rents and the impacts of job losses in seasonal work and through covid impacts
- There is an ongoing and increased need for emergency and social housing for Māori within the district
- Ngāi Tahu whānau and Nga Mātāwaka whānau have an increased demand for social housing with no corresponding increase in supply
- There is an element of discrimination faced by Māori in the housing market
- There is an opportunity for whānau to return to the takiwā through Papakāinga development that also supports home ownership and the associated building of wealth for the individual whānau as well as for the marae
- Te Rūnanga o Moeraki are active in supporting whānau housing and social development and undertaking suitable projects.

4.2 HOUSING AFFORDABILITY ISSUES

- Availability of suitable homes (size, location, warmth); there is a lack of affordable housing being built such as smaller units; lack of small houses (one or two bedrooms)
- Low incomes and ability to pay relatively high rents and house costs (\$290 per week = 54% of income). As rental houses improve in quality then rent prices go up to recoup costs.
- High costs of new houses – developers tend to build larger, expensive, new houses, and high construction costs drive prices up while household incomes remain semi-static
- Insufficient low income housing available (people waiting for state housing).
- Insufficient land available for low cost building, including lease land for low income housing close to town centre.
- Lack of access to low income loans e.g. for new home purchases, and improvements such as insulation. Low equity in ownership means higher mortgage payments and reduced ability to save or borrow money for improvements.
- Families struggling to pay household expenses and living in poor housing conditions need support from MSD and Work & Income to improve homes or live in better conditions.
- Market forces restrict the number and variety of homes on the market and social factors apply at the same time, for instance families where children have left home and parents remain in larger homes. There is also a problem of geographical spread of supply – with demand high for attractive areas such as those with views or sun
- Demand for short term and seasonal accommodation affects the market including Airbnb, holiday rentals and seasonal work
- Visa restrictions affect the ability of migrants to gain home ownership, including bank loans (see also 4.2 below) because it is not possible, or takes a long time, for them to gain permanent residence
- Legislative/policy changes affect supply of land and homes, e.g. the new NPS Urban, Council policy and plans, bank lending rates and loan to value ratios
- Policy changes and decisions in long-term and district plans are needed to obtain more flexible zoning that enables developers to build affordable, medium-density housing such as multiple smaller units or multiple occupancies, or mixed uses on one title in urban areas.

Who?

- Renters – have more problems with affordability
- Māori face particular issues with housing affordability, especially wāhine and tamariki
- Pacific Peoples and newcomers face particular problems (see 4.2 below)
- Seasonal workers/low income workers (30-49 age bracket) and middle income earners are not accessing or eligible for assistance
- Homeowners – limited income/equity to upgrade homes or obtain larger or more suitable homes or locations.

Where?

- The affordability issue is evident in Ōamaru and across communities within the Waitaki district, including rural areas and small towns, e.g. Otematata, Palmerston.

4.3 LOW LEVEL OF PACIFIC PEOPLES OWNERSHIP ISSUES

- Low ability to save equity with high living costs and poor job security
- Cultural obligations, e.g. remittances, reduce ability to save/build equity
- Visa restrictions, leading to short-term rental as the only practical option
- Information/skills to navigate the purchase of homes, deal with land agents, council, banks, etc
- Lack of opportunity for Pacific Peoples land agents and professions
- Available type and location of housing, particularly sufficient size
- Lack of alternative ownership models, e.g. Habitat for Humanity.

Who?

- The diverse Pacific Peoples communities
- People on short term work contracts and restricted visas
- People living in larger households.

Where?

- Largely in Ōamaru.

4.4 SUB-STANDARD HOUSING CONDITIONS ISSUES

- Older stock/lack of retrofit
- Cold climate and dampness
- Repairs needed; houses not maintained
- Old designs and construction methods that leave insufficient room to access floors, walls or roofs for installing insulation; single glazed windows, etc
- Non-compliance and not having to be compliant plus exemptions given
- Limited choice so a level of acceptance/resignment
- Lack of skills and funds to upgrade/ conflicting views about what needs doing
- Knowledge and behaviour
- Education about regulations, options
- Access to finance
- Access to and availability of building materials
- Culture of landlord/renter relationships,

unresponsive land lords

- Length of lease
- Tenancy Services and landlords need to ensure compliance with new requirements for rental properties including pre-rental fitness checks, enforcement should not fall on tenants to pursue.

Who?

- Tenants - low-income families or newcomers
- Landlords – lack of information, poor understanding of requirements, lack of capital
- Home-owners - low income, low equity, skills/ motivation.

Where?

- Throughout the District – includes small towns and settlements, and rural areas.

4.5 DISCRIMINATION IN HOUSING MARKET ISSUES

Discrimination in the housing market can arise for a number of reasons, for example, based on culture, poor rental record/credit issues, health and mobility, convictions/legal issues, addiction and mental health.

- Gender/age/ethnic discrimination distorts supply and demand
- Lack of cultural sensitivity and discrimination by land agents, lenders, etc
- Bullying in the rental market
- Limited rental stock causes competition for places and opportunities for land lords to discriminate
- Stereotyping/biased expectations about renters
- Disability e.g. mental health – residents seen as not able to maintain the house
- Middle person or brokers of housing are un responsive to change

- Little formal documentation of discrimination and weak enforcement of the Human Rights Act -burden of enforcement should not fall on tenants.

Who?

- Vulnerable social groups
- Ethnic groups
- Solo parents
- People with disabilities.

Where?

- The District as a whole.

4.6 EMERGENCY HOUSING ISSUES

Lack of collated and accurate data on demand for emergency housing for different social groups

- Behaviour problems and /information about emergency housing
- Family violence
- Need for a public education campaign about community housing and emergency accommodation available locally, including where and how to apply.

Who?

- Wāhine and tamariki
- Households experiencing family violence or substance abuse
- Newcomers
- People with health and mental health issues.

Where?

- The District as a whole



5 **COORDINATE APPROACHES AND SOLUTIONS**

At the two workshops the WHT identified the need to develop a partnership with Te Rūnanga o Moeraki and to coordinate approaches and solutions between the Council, iwi, agencies, organisations and groups in the District.

There is a complex layer of central government policies and funding opportunities that overlays any effort by a local district or community group to develop a housing strategy. Relevant agencies and programmes for the strategy include:

KAINGA ORA (KO)

The state housing agency describes itself as “contributing to thriving communities” as the biggest landlord in Aotearoa NZ. KO are also a major urban regeneration agency with a number of large-scale projects in Auckland and Porirua.

- KO have a Regional Housing Programme – building new state houses.
- They encourage and facilitate home ownership, particularly for first home buyers, through a mix of programmes including Kiwi Build (new “affordable” first homes”, first home grants and loans, and Kāinga whenua (homes on Māori land titles).
- They provide a number of decision support, design and tenancy support tools and information.

MINISTRY OF SOCIAL DEVELOPMENT (MSD)

Works with people who need housing and financial support, and manages the Housing Register of applicants for public housing. They provide:

- Emergency Housing Special Needs Grant – for temporary accommodation
- Accommodation Supplement and Temporary Additional Support – programmes for beneficiaries and non beneficiaries, includes assistance with home repairs, heating subsidies, accessibility, rates rebates, etc
- Support for independent living – disability, health needs, etc
- Other Housing Support products.

TE PUNI KŌKIRI

Support individuals, whānau, hapū, iwi and rūpū with funding, information, advice and practical support. They support new housing projects and also house repairs.

- Ministry of Housing and Urban Development has a Housing Acceleration Fund that aims to increase the supply of houses and improve affordability for home buyers and renters by funding infrastructure and land for housing projects. They have initiated Te Au Taketake (Iwi and Māori pathway), which provides dedicated funding for Iwi and Māori organisations to develop or expand their progressive home ownership programmes, supporting better housing outcomes for whānau Māori.
- The Energy Efficiency and Conservation Authority (EECA) runs the Warmer Kiwi Homes programme that offers insulation and heating appliance grants to low-income home owners covering 80% of the total installed cost. In the Waitaki district, the Cosy Homes Trust, with support from the Otago Community Trust, provides matching grants covering the remaining 20% of the cost of the insulation or heating appliance. (Note heating grants are currently capped at \$3300.)



In addition, non-government organisations play an important role:

- New Zealand Housing Foundation supports whānau to own their own homes.
- Presbyterian Support Otago provide wrap around support to families and address homelessness and inadequate housing in Otago

The WHT noted that for the housing strategy to have focus and coordination and avoid disparate efforts and unnecessary duplication there needs to be:

- Joint approaches and methods to understand diverse needs and possibilities with a shared understanding of problems, objectives, information and assets
- A common goal amongst stakeholders
- Partnerships across the district through Stronger Waitaki and the WHT, Iwi, Church organisations, Kāinga Ora, Age Concern, HUD, investors
- A register of assets and potential developments (Council, government agencies and all groups) to see what could be used to enable affordable housing projects, expand social housing and/or reutilise land and buildings
- A social housing group
- Advocacy and planning that embraces diversity in the housing market
- Lobbying, e.g. to allow councils access to Government rent relief programmes
- Engagement with new models and methods, e.g. the Abbeyfield model and the One Planet Planning Policy from Wales and apply these to Ōamaru¹¹.

The Taskforce also recognised the need to monitor progress and provide timely updates of data to the Council and all key stakeholders. In this respect MSD provides a six-weekly summary of data and this information will be included in quarterly reports by Stronger Waitaki to the Council.

In addition, there is an opportunity for organisations in the Waitaki to be part of an integrated data hub pilot through Methodist Mission Southern.

The WHT expects to progressively update the strategy, and to evaluate it fully in five years.

¹¹ See <https://www.abbeyfield.co.nz/> and <http://www.oneplanetcouncil.org.uk/>



6 STRATEGY VISION AND OVERALL GOAL

The workshop on 22 February worked to condense the overall vision of the WHT to achieve improved housing in the District into a clear vision statement for the housing strategy.

6.1 HEALTHY HOMES FOR ALL: DEVELOPMENT OF THE VISION

A number of words and phrases were put forward for this vision. They included:

- Housing choice
- Healthy
- Affordable
- Safe
- Resilient
- Age in place
- Community
- Quality
- Sustainable
- Places for people
- Vibrant
- Essential need
- Services/health services, shops
- Accessible for everyone/homes for all

6.2 CORE PURPOSE STATEMENT

Healthy, affordable appropriate homes for all with access to services in vibrant, resilient communities.

6.3 STRATEGY SHORT TITLE

“HEALTHY HOMES FOR ALL”



7

SOLUTIONS AND FEASIBLE CHANGE

In the workshop on 22 February 2021 the WHT focused on solutions and feasible change to address these issues and concerns. The emphasis was on finding practical ways by which parties to the WHT can address the problems outlined above and prioritise the initiatives needed. In other words the actions put forward need to be achievable in a realistic time frame with available resources.

The feasible change workshop considered the particular objectives and outcomes to addresses the housing problems, with:

- A short description of the actions required to achieve these objectives
- Responsibilities for achieving them – who will do what
- Timing
- Resources needed to complete the actions
- Indicators of success
- Any risks associated with the actions and how to mitigate them.

The following tables provide information on the objectives. Some actions are already underway and offer the opportunity to gain early results from the housing strategy. These are included in the strategy (below) under relevant objectives so there is a coordinated approach and the WHT can monitor progress towards the overall goal of accessible, affordable and adequate housing for the people of the District. In this respect the current District Plan review is an essential element of the strategy.

There are also a number of programmes and initiatives underway around warmer homes, housing affordability and social housing. Initiatives by Te Rūnanga o Moeraki are included in a single objective below. The Ōamaru Pacific Peoples Community Group also have initiatives for housing, health and education and recently employed two community connectors. The Task Force noted that in addition to the specific objectives for Māori and Pacific Peoples people all the objectives generally are applicable to both groups.

The working strategy is outlined in the following sections. It is anticipated that action groups will develop priorities and a detailed work programme for each objective reporting back to the HTF. The strategy can be updated over time as further details are added.

7.1 STRATEGIC OBJECTIVES

Housing for Ngāi Tahu and Nga Mātāwaka whānau

- Increase the level of home ownership and assets by Ngāi Tahu and Nga Mātāwaka whānau in the district
- Increase the supply of social and emergency and housing for Māori in the district.
- Support Māori initiatives for social development
- The standard of housing (warmth, size, age, compliance)
- Help tenants and landlords build awareness of their rights and obligations, the importance of warm, dry housing for good health, and the support and resources available to them, so wherever practical rental housing meets the needs of tenants (e.g. size, warmth, healthy, accessible) and complies with regulations

Housing affordability

- Incentivise and enable development and construction of smaller, more affordable and sustainable housing and greater residential density.
- Overcome barriers to alternative development opportunities
- Investigate models for funding of housing alternatives
- Celebrate and embrace diversity in the housing market
- Advocate and embrace diversity in the housing market with reduced discrimination (e.g. based on race, age, gender, disability)
- Emergency and social housing
- A responsive supply and use of resources for temporary housing in Waitaki so there are sustainable solutions
- Investigate, and support with data, the demand for and potential supply of suitable, sustainable, social housing
- Pacific Peoples and migrant home ownership
- Establish a Waitaki Housing Initiative to increase Pacific Peopleser and migrant home ownership
- Build financial capabilities to enable more opportunities for home ownership

See plan of actions in the tables below

7.2 HOUSING FOR NGĀI TAHU AND NGA MĀTĀWAKA WHĀNAU

Increase the level of home ownership and assets by Ngāi Tahu and Nga Mātāwaka whānau in the district, increase the supply of social and emergency and housing for Māori in the district, and support Māori initiatives for social development.

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> Partner with the WHT and WDC to investigate and plan for a low-cost housing project in Ōamaru, for Ngāi Tahu and Nga Mātāwaka whānau Undertake planning and feasibility for a Papakāinga development on whenua Māori to provide 3 or more homes, and add to social development of the marae area Assess demand and advocate for an increased supply of emergency housing for Māori wāhine and tamariki Educate tenants, landlords and estate agents on bias, rights and obligations regarding housing, consistent with current legislation 	<ul style="list-style-type: none"> Te Rūnanga o Moeraki, WDC, WHT, Stronger Waitaki Te Rūnanga o Moeraki, Te Puni Kōkiri Te Rūnanga o Moeraki, WHT, Stronger Waitaki WHT, Stronger Waitaki, Council Communications team, media 	<ul style="list-style-type: none"> One year then ongoing depending on results, 2-5 years One year to kōrero and develop a plan with whānau and ongoing 2-5 years One year One year and ongoing 	<ul style="list-style-type: none"> Plan for social housing project advanced Number of Māori whanau housed Plan for Papakāinga housing advanced Number of available and suitable emergency housing units Reported level of discrimination against Māori in the housing market

7.3 THE STANDARD OF HOUSING (WARMTH, SIZE, AGE, COMPLIANCE)

Help tenants and landlords build awareness of their rights and obligations, the importance of warm, dry housing for good health, and the support and resources available to them, so wherever practical rental housing meets the needs of tenants (e.g. size, warmth, healthy, accessible) and complies with regulations.

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> • Education – Work with larger employers to help support and educate staff renting • Run a community wide media campaign on current legislation, rights and support • Investigate adding links to information packages on Council and Stronger Waitaki websites e.g. to Tenancy Services, Landlord Associations and Community Law • Investigate and where necessary, advocate, for clear interpretation of legislation in multi-cultural formats, Te Reo and other languages • Disseminate information to builders, home owners and landlords about the importance of warm, healthy homes and the available support programmes • Investigate sub-standard housing compliance –who is auditing and enforcing compliance 	<ul style="list-style-type: none"> • WHT – facilitation (take lead) • Stronger Waitaki • Te Rūnanga o Moeraki • Council Communications team • Traditional and social media - Newspaper, Radio, media sites, Facebook • Library, doctors' waiting rooms • Community groups • Churches/Multi-cultural groups 	<ul style="list-style-type: none"> • Short-term – less than one year and then ongoing depending on results 	<ul style="list-style-type: none"> • Number of residents experiencing cold homes • Number of insulated homes • Number of residents per bedroom • Understanding of support for tenants' rights among tenant groups • Understanding of requirements, compliance and tenant's rights by landlords

7.4 HOUSING AFFORDABILITY

Incentivise and enable development and construction of smaller, more affordable and sustainable housing and greater residential density

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> • Enable internal and external subdivision of ¼ acre sections in residential zones • Enable medium density zones with more compact living, aligned to the National Policy Statement on Urban Development (2020) • Provide for minor residential units in urban areas • Enable multiple occupancy and community titles • Submit on the District Plan regarding the Housing Strategy 	<ul style="list-style-type: none"> • WDC District Plan Review, Stronger Waitaki, WHT, Waitaki District Development Contributions Policy 	<ul style="list-style-type: none"> • 2021 District Plan review schedule • WDC and WHT monitor trends over time, longer term 	<ul style="list-style-type: none"> • Adoption of the 2021 District Plan (revised) • Understanding of the Plan's policy and rules by developers and property owners • Number and type of subdivision applications • Number and size of minor Residential Units • Residential density in Ōamaru and larger settlements

Overcome barriers to alternative development opportunities

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> • Promote opportunities for developers to redevelop commercial warehouses into residential flats or co-housing • Continue dialogue with developers on areas of needs and barriers to alternative developments • Encourage developers to submit on rules in the District Plan • Investigate models for passive eco and sustainable housing, including planning, costs, demand and other barriers 	<ul style="list-style-type: none"> • WHT, WDC 	<ul style="list-style-type: none"> • 2022 	<ul style="list-style-type: none"> • Developers engaged • Understanding by public and developers of development alternatives. • Building permits and numbers of building conversions and types of new builds • Number of applications for multiple occupancy and community titles and the occupancy of alternative housing models

Investigate models for funding of housing alternatives

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> • Enable internal and external subdivision of ¼ acre sections in residential zones • Enable medium density zones with more compact living, aligned to the National Policy Statement on Urban Development (2020) • Provide for minor residential units in urban areas • Enable multiple occupancy and community titles • Submit on the District Plan regarding the Housing Strategy 	<ul style="list-style-type: none"> • WHT 	<ul style="list-style-type: none"> • 2022 	<ul style="list-style-type: none"> • Communication with banks and trusts re finance options and barriers • Understanding by public and developers of needs and barriers to development, including funding options • Construction and occupancy of alternative housing models, including eco villages, co-housing, multiple occupancy and community title

7.5 CELEBRATE AND EMBRACE DIVERSITY IN THE HOUSING MARKET

Advocate and embrace diversity in the housing market with reduced discrimination (e.g. based on race, age, gender, disability)

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> • Education of tenants, landlords and estate agents on bias, rights and obligations regarding housing, consistent with current legislation • Advocate, educate and support employers regarding housing issues for their workers; liaise with MBIE • Host Q & A sessions – involve Community Groups and Churches • Provide support for vulnerable groups experiencing discrimination • Lessen the barriers to reporting suspected discrimination • Encourage providers with a greater range of backgrounds 	<ul style="list-style-type: none"> • WHT, Stronger Waitaki, Te Rūnanga o Moeraki • Community organisations, churches, cultural groups and • informal networks in small communities 	<ul style="list-style-type: none"> • 1-3 years 	<ul style="list-style-type: none"> • Reported level of discrimination in the housing market • Examples of discrimination in the housing market reported by community groups

7.6 EMERGENCY AND SOCIAL HOUSING

A responsive supply and use of resources for temporary housing in Waitaki so there are sustainable solutions

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> Clarify and publicise the role of MSD as the key point of contact for emergency and temporary housing in the Waitaki District Coordination of supply and funding for emergency housing Develop and maintain a "Master list" of stakeholders / referrers / suppliers Investigate opportunities for any new providers in Waitaki 	<ul style="list-style-type: none"> MSD HUD – Housing urban development WDC (community housing) WHT, Stronger Waitaki, Te Rūnanga o Moeraki 	<ul style="list-style-type: none"> 1-3 years 	<ul style="list-style-type: none"> A responsive service is operating and reporting on results Publicity on actions and information distributed Owners and potential owners of social housing identified and engaged Referrals increase as needs are fully captured

Investigate, and support with data, the demand for and potential supply of suitable, sustainable, social housing

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> Assist Kāinga Ora to document the level of demand Engage potential investors/ suppliers Support wraparound services, not just solving housing issues Evaluate and review the role of Council social housing 	<ul style="list-style-type: none"> Stronger Waitaki advocate / coordinate) Kāinga Ora, HUD MSD Funders (e.g. Southern District Health Board, Salvation Army, Faith Communities, Corrections, NGO's) A "Housing" Trust? WDC 	<ul style="list-style-type: none"> 1-5 years 	<ul style="list-style-type: none"> Number and size of available social housing units Number of people waiting and length of delays Number of repeat long-term clients Feedback information loop established

7.7 PACIFIC PEOPLES AND MIGRANT HOME OWNERSHIP

Establish a Waitaki Housing Initiative to increase Pacific Peopleser and migrant home ownership

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> Identify/agree a lead agency/agencies, write proposal and engage Community Groups Review existing programmes and identify what needs revamping and extra resources Investigate barriers and identify opportunities to collaborate on a pilot programme for assisting Pacific Peoples home ownership Lobby local Member of Parliament and Government to review immigration planning policy to improve migrant well-being Utilise Stronger Waitaki networks to identify and partner with relevant community agencies 	<ul style="list-style-type: none"> WDC and Community Groups Collaboration from Stronger Waitaki LGNZ / Key Ministries 	<ul style="list-style-type: none"> 2021 	<ul style="list-style-type: none"> A Review Document is prepared, and the initiative heard Partnerships and pilot programme established

Build financial capabilities to enable more opportunities for home ownership

Actions	Responsibility/ Resources	Timing	Indicators
<ul style="list-style-type: none"> Access funding to employ a local mentor to support individuals to obtain funding Investigate alternative funding models: e.g., rent/lease to own, leasehold, circular financing. 	<ul style="list-style-type: none"> Stronger Waitaki, Council, Presbyterian Support Otago, other community organisations, Central government agencies 	<ul style="list-style-type: none"> 1-5 years 	<ul style="list-style-type: none"> Level of financial capability and use of alternative funding models Levels of home ownership by Pacific Peoples and other migrant groups

