

Housing Snapshot Report

Purpose

The purpose of this report is to inform the Strategy & Finance Committee about:

- Homelessness in Whanganui, including the current social and emergency housing situation;
- · Barriers to gaining sustainable rental accommodation in the district; and to
- Inform discussions to address the housing need in the district.

Introduction

Safer Whanganui's Social and Emergency Housing Reference Group has been meeting for twelve months to look at what the housing issues are in the district. Until the reference group was set up there was no formal meeting of providers that were providing social and emergency housing. Everyone had a piece of the housing puzzle but no one had the full picture. As a collective we cannot look for solutions for Whanganui's housing situation without understanding what the drivers are.

Community demographic:

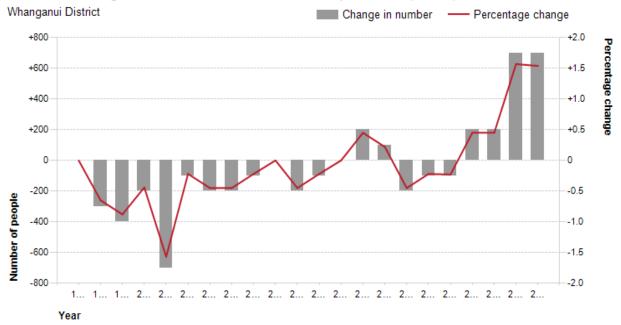
Populations are counted and estimated in various ways. The most comprehensive count of the New Zealand population is derived from the Census of Populations and Dwellings conducted by Statistics New Zealand every five years.

To provide a more accurate population figure which is updated more frequently than every five years, Statistics New Zealand also produces Estimated Resident Population numbers.

The population counts published from the Census are not comparable with the estimated resident population.

Estimated resident population figures are updated annually as at 30 June, taking into account births, deaths and internal and overseas migration. In addition, after every Census, estimated resident population figures for the five previous years are "backcast", using information from the current Census, to ensure the most accurate figures are available.

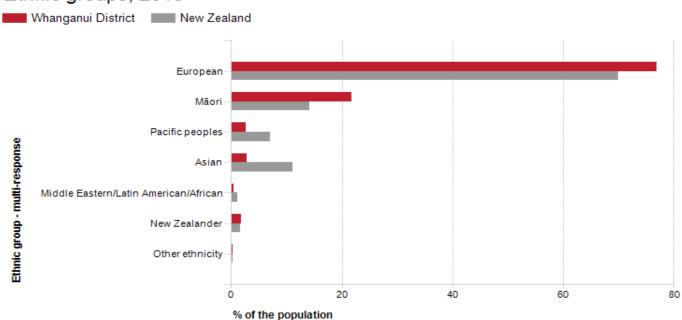
Annual change in Estimated Resident Population (ERP)



Source: Statistics New Zealand, Subnational Population Estimates - information releases for June 30th June 2013 and earlier issues. Compiled and presented by .id, the population experts.



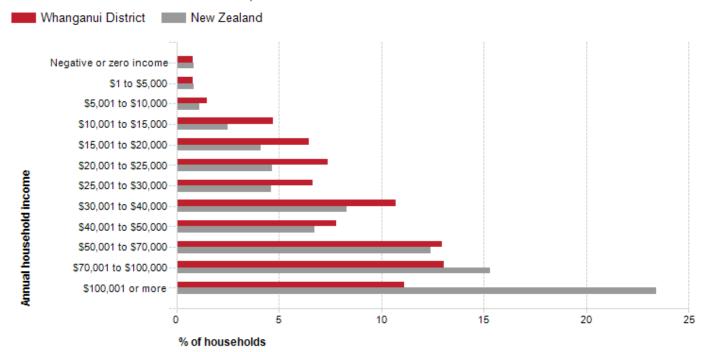
Ethnic groups, 2013



Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



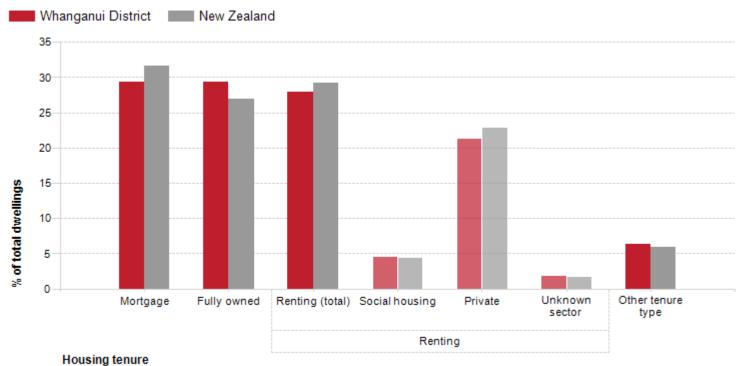
Annual household income, 2013



Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



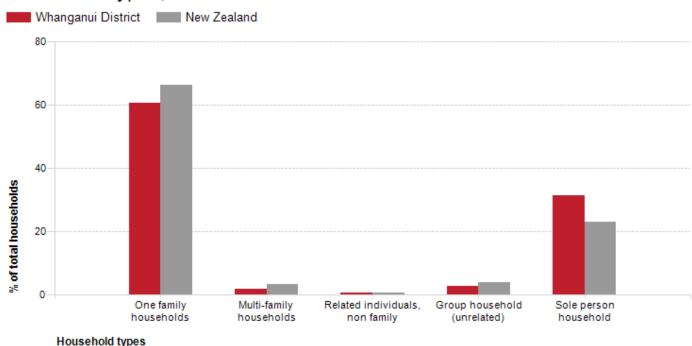
Housing tenure, 2013



Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



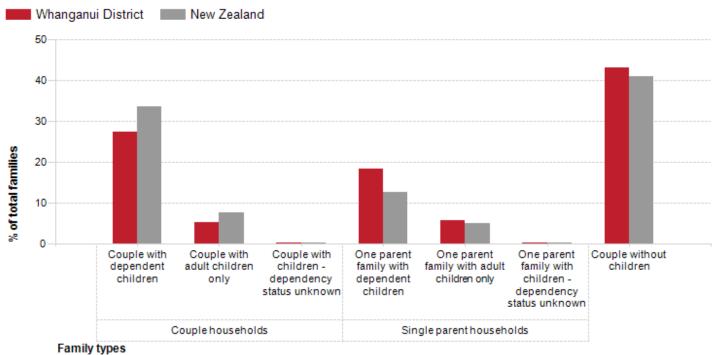
Household types, 2013



Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



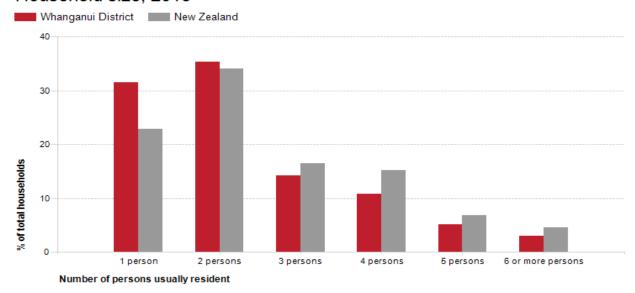
Family types, 2013



Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



Household size, 2013

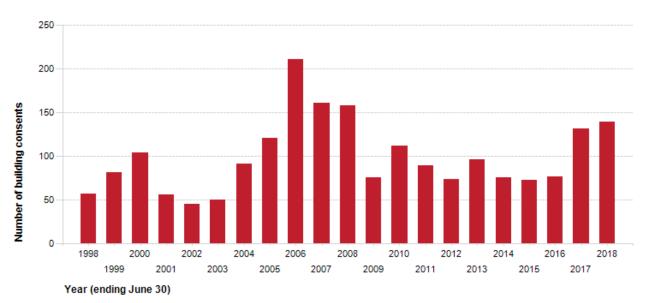


Source: Statistics New Zealand, Census of Population and Dwellings, 2013 Compiled and presented by .id, the population experts.



Residential building consents

Whanganui District



Source: Statistics New Zealand, Building Consents Issued: September 2017 and earlier issues Compiled and presented by .id, the population experts.



Definition of homelessness

Living situations where people with no other options to acquire safe and secure housing: are without shelter, in temporary accommodation, sharing accommodation with a household or living in uninhabitable housing." (Parliamentary Library Research Paper; 2014)

Without shelter: No shelter or makeshift shelter. Examples include living on the street and inhabiting improvised dwellings, such as shacks or cars.

Temporary accommodation: Overnight shelter or 24-hour accommodation in a non-private dwelling not intended for long-term living. These include hostels for the homeless, transitional supported accommodation for the

homeless, and women's refuges. Also in this category are people staying long-term in motor camps and boarding houses.

Sharing accommodation: Temporary accommodation for people through sharing someone else's private dwelling. The usual residents of the dwelling are not considered homeless.

Uninhabitable housing: Dilapidated dwellings where people reside.

An emergency housing snapshot (a national perspective)

In mid-2016 the previous Government began an emergency housing programme under urgency. According to Johnson, Howden-Chapman and Eaqub (2018) it increased the number of places available for families without secure housing, from 643 in September 2016 to 1663 in September 2017 and hoped to achieve 2,155 places by the end of 2017 (p. 5). The Government also introduced an emergency housing needs grant. Over this period, the numbers of households categorised as Priority A on the social housing waiting list and living in insecure housing almost doubled from 1,139 to 2,168 (2018, p. 3). The authors note that is hard to assess the size and trends of the homelessness problem because of its diverse nature, as well as privacy issues and secrecy when gathering evidence, but while the problem of homelessness is not easing, it may be stabilising.

Picture of current transitional (emergency) and social housing

People that have a housing issue are encouraged to register with Work and Income NZ. This does not just apply to beneficiaries but anyone who is struggling with accommodation. Once registered they are required to go through several steps to find accommodation either on their own or supported by social service providers in the community. They are provided with the following local accommodation options:

Short-term housing

Wanganui Housing Trust – (men only and must be referred to this provider by Work & Income) College House – Matt

Long-term housing - seniors

Pensioner Flats Whanganui District Council - must be over 55 years old

Backpackers & holiday parks (these are NOT for emergency or transitional housing, but may offer long-term accommodation where you can meet the cost yourself)

Braemar House

Wanganui Seaside Holiday Park

Motels, hotels (these are NOT for emergency or transitional housing, but some may offer long-term

accommodation where you can meet the cost yourself) & Real Estate Agencies

Acacia Park Motel & Residential Accommodation – Genevieve

Ross Watson Real Estate

Landlord Link – Tracey

The Rent Centre

Ray White Real Estate - Fiona

Harcourts

Property Brokers (rental office hours 11am to 3pm)

Riverview Motel

Purnell House

Bignell Street Motel and Caravan Park

Just Cabins (moving a cabin onto a property if able to)

Wiritoa Motel

Websites: realestate.co.nz TradeMe; Facebook Wanganui Rentals

If the above options are not suitable and alternatives have been investigated, a referral to Ministry of Social Development (MSD) may be made - provided there is a suitable property available. If the client meets the criteria

for social housing, then an assessment is completed by MSD, and they go on the waitlist. When a suitable property is available then the Centralised Housing Unit and Housing NZ look for possible matches.

Current MSD contracted providers:

Women's Refuge

- Provides transitional housing
- Nine properties (one in Marton)
- Three current vacancies with one undergoing decontamination

Salvation Army

- Provides transitional housing
- Eight houses
- Three current vacancies

Other housing providers:

Whanganui Emergency Housing Trust

- · Provides emergency housing
- Three homes
- Two houses are reasonably full, one is under repair after substantial damage by previous tenant
- Tenants must be linked with a social service provider

Grace Foundation

- Provides social housing targeted at prisoners on parole
- Four homes
- Three for men only and one for families (13 bedrooms in total)
- Try to provide a positive environment based on Christian values

PARs

- Provides social housing
- 14 houses with 18 possible tenancies
- 12 houses are suitable for a mix of people, two are three-bedroom homes for single males only
- One three-bedroom house and one bedroom in a male house currently vacant

Te Ora Hou

- Provides transitional housing, funded by Te Puni Kokiri
- Two three-bedroom houses
- Families only
- No vacancies
- Provide wrap around services

MSD Data

This first table shows the total number and <u>all</u> Priority ratings on the Waitlist at the moment: Unfortunately MSD cannot break down the actual number of children per household, but it does show adults with children.

The first line in each table with no definition beside it means there is no specific household composition assigned (probably a data input error), so we don't know what the make-up of those is.

Priority on the Register	(AII)
TLA of Current Residence	(Multiple Items) 🗷
Row Labels	Count of SWN
	44
2+ adults	85
2+ adults with child(ren)	134
Single age 24 years or younger	74
Single age 25 years +	477
Single with child(ren)	664
Grand Total	1478

The second table shows those with an "A" priority rating – they are the ones who are most likely to be housed when there is housing available. "A" ratings go from A1 to A20, with A20 being the highest. B, C & D ratings total 580 and are unlikely to be placed by HNZ any time soon, as they're not considered to have a "serious" housing need. In actual fact, the C & D ratings don't even make it to the waitlist and there are 53 of those.

Priority on the Register	A Ţ
TLA of Current Residence	(Multiple Items) 🗷
Row Labels	Count of SWN
	23
2+ adults	55
2+ adults with child(ren)	75
Single age 24 years or younger	48
Single age 25 years +	293
Single with child(ren)	404
Grand Total	898

MSD have 23 people in Transitional Housing (that's for up to 12 weeks to give them time to find alternative accommodation) – 8 are adults, 15 are children. People in Transitional Housing must be on the HNZ waitlist, so they're included in the register figures. MSD don't have anyone in motels in Whanganui currently. They explain to people that motels are only for Civil Defence emergencies, or as a stop-gap for a night or two when they have only a very short-term need and a definite long-term option after that. The local MSD office averages around 12 people per week walking in asking for Emergency/Transitional Housing. However, many of those find other options themselves (friends, family).

Private rental market

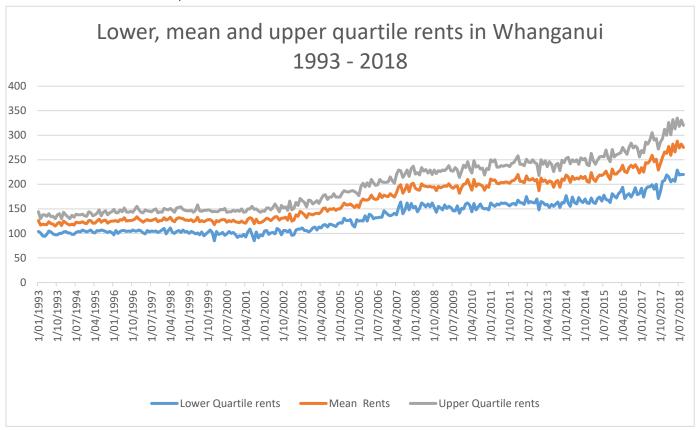
We contacted a total of eight agencies providing private rental accommodation in the district. They were asked four questions about what they had noted about the rental market over the past 12 months, the number of properties they currently have on their books, how many are available and what is the average number of days a property is vacant.

Questions	Responses
What have you noticed about	Shortage of homes, rent increases
the rental market in the past 12	Not enough properties, rental increases
months	About the same number of houses, prices have increased, quality is improving,
	and there were many houses of poor quality 2-3 years ago. Long term tenants
	(6-7 years) get hit hard when the rental is sold and they have to find new
	accommodation and pay higher rent
	Increased rents, shortage of rental properties

	Market has tightened up, not enough properties, issue with suitable tenants e.g. gang, social issues, increased rents, changing legislation resulting in older landlords selling up due to concerns about warrant of fitness etc. and insurance concerns, housing situation going to get worse. e.g. elderly don't seem to be treated the same as younger people by Work & Income NZ as accommodation supplement does not seem to be as generous.
How many rental properties do	About 440
you currently manage	
	370, used to have over 400
	15
	150
	150-180
How many available rental	13
properties do you currently	
have on your books	2
	0
	1 coming up, normally have about 15 vacant
	4
What is the average number of	Good properties have back to back tenants, 2-5 weeks for other properties as
days a house will be available	have to do due diligence of potential tenants etc.
before it is re-rented	2 weeks
	1-2 weeks
	2-3 days between tenants
	1-2 weeks for due diligence reasons

Data from MBIE

This data comes from MBIE's tenancy bond database, which records all new rental bonds that are lodged each month. The monthly files are updated every second Thursday of the month. Quarterly files are updated every second Thursday of the quarter. Rent charges have steadily increased with the top rents reaching over \$300 a week and the lowest over \$200 a week.



Compared to other countries, New Zealand has a weakly regulated rental sector and minimal tenure security provisions. It is one of the few countries that allow termination without grounds (Martin, Hulse and Pawson 2017). The Residential Tenancies Act 1986 (the Act) regulates all tenancies, whether they are public (government, council), private or operated by community housing providers (CHPs).

Key features of the Act are:

- There is no definition of tenure security.
- No minimum or maximum length of tenancy is specified. The most common form of tenancy is the periodic tenancy, i.e. there is no fixed rental period. Either the landlord or the tenant gives written notice to end the tenancy. Fixed term tenancies can be negotiated between the tenant and landlord. When the term expires the tenancy reverts to a periodic tenancy, unless another fixed term is agreed or the tenancy ends.
- A landlord does not have to give a reason for ending a tenancy. For a periodic tenancy, the usual period of notice that a landlord must give a tenant to terminate the tenancy is 90 days. However, the minimum period can be shortened to 42 days under specific circumstances.
- A rent increase may be made once every 180 days, and the landlord must give notice of the increase to the tenant. If the tenancy is for a fixed term, no increase is allowed during that term, unless permitted under the tenancy agreement. The amount a rent can be increased is not regulated, other than a provision allowing a tenant to apply to the Tenancy Tribunal if they believe their rent to be substantially above market rate.
- There are few house condition provisions and no specification of housing quality, although regulations introduced in 2016 require insulation and smoke alarms to be installed. The landlord is required to maintain the premises in a reasonable state of repair and comply with relevant building, health and safety legislation. There are provisions requiring the landlord to compensate the tenant for reasonable expenses where the tenant has paid for serious and urgent repairs, which were not caused by a breach of the tenancy agreement, and where the tenant advised the landlord of the state of disrepair.

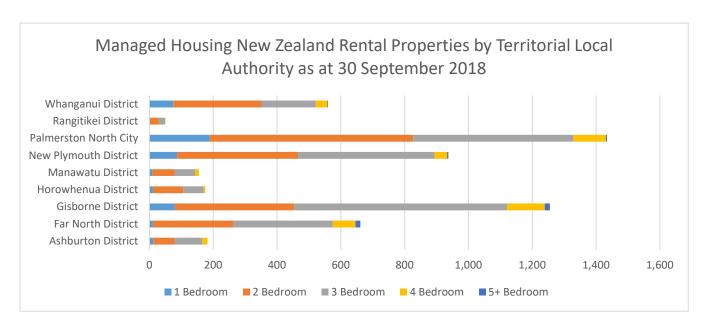
Housing New Zealand

As at 30 June 2018 there were 559 state homes in Whanganui. The stock numbers have decreased from 720 over the past few years due to a lack of demand but with demand increasing Housing New Zealand (HNZ) are looking to build more homes in the district. The last new house was built in 1990 and the average age of the current stock is 57 years. HNZ have not sold a house in Whanganui in the past two years, before that most stock was sold to first home buyers.

The Ministry of Social Development's Social Housing Register has grown significantly over the last two years for Whanganui; from 22 in June 2016 to 87 in June 2018. They are continuing to explore opportunities to better utilise the land and are building new modern homes on vacant land and larger properties. In the past six months HNZ have built nine new homes in Whanganui, these are one- or two-bedroom properties. As part of the government's commitment to building new homes, HNZ are in the process of identifying properties in Whanganui with large sections and older homes on them with the view to demolish the current home and build two or three in their place.

Other changes signalled by HNZ are;

- Placing the tenant and their needs at the centre of what they do,
- Moving from being simply a landlord to an organisation that is focussed on the broader social outcomes for their tenants,
- Increased number of Tenancy Managers across the country,
- Intensive Tenancy Management Programme to support complex tenants to have sustainable tenancies,
- Pet policy.



Pensioner housing

Little housing exists which is adapted for the older and socially vulnerable residents of Whanganui according to the Investigation into the Housing Needs of Socially Vulnerable and Older Whanganui Residents (2016). The result is that most people turn to the private market for housing solutions.

Whanganui District Council has 275 pensioner units within 16 complexes throughout Whanganui. Each unit consists of a single bedroom with an open plan living area and separate bathroom. Amongst these, 231 units are designed for individuals, while 41 units across three complexes offer a larger space for couples. Of all these units, three located within one complex are designated as suitable for those with physical disabilities by containing wetfloor areas and accessibility features. In addition, all complexes are located near bus routes for relatively easy transportation around the city. Every tenant has access to support services and a social worker is provided as part of the Accredited Visiting Service.

Kaumatua Flats

There are three sets of Kaumatua flats in Whanganui.

At Putiki the land was given by the owners in the early 1970's to build Kaumatua flats. The funding for the flats came as a loan from Maori Affairs, with the Kaumatua Trust flats paying this back over an agreed period. Putiki has 12 Kaumatua flats, these are all one-bedroom units that are suitable for single people or couples. The flats are managed by a Trust. They have a waiting list and no current vacancies.

Te Ao Hou has six flats, these were for Kaumatua only in the past however with changing needs they have moved away from Kaumatua strictly. They have the option of ensuring that whanau are preferred if a flat becomes available. One tenant is the property manager to provide onsite monitoring. The flats are on part of the Aramoho 5b block and Maori Affairs provided a loan in the early 1980's to build them.

Castlecliff – information not supplied at this time.

Papakainga

Papakainga housing is particular to the occupation of Maori land as defined and provided for in Te Ture Whenua Act 1993. The Act is administered by the Maori Land Court. The right to occupy Maori land requires a Court Order from the Maori Land Court; and, the Court also requires resource and building consents to be attached to occupation orders at the time they are granted. It is not within the jurisdiction of Council to determine rights to occupy Maori

land. However, Council does have a regulatory role under the Resource Management Act 1991 and Building Act 2004.

Te Puni Kokiri administers grants for papakainga development. HNZ provide interest free loans through Kiwi Bank up to \$200k for infrastructure to accompany approved grants for developments through Te Puni Kokiri. Te Puni Kokiri have the ability to identify project managers to papakainga development projects.

Finally, papakainga housing developments are not at the disposal of Council as a solution for housing: Council can contribute to the facilitation of such developments through key account mechanisms in the policy planning and consents regimes.

Heeni Investment Charitable Trust:

The Trust are building pumice-block homes with support from the Maori Housing Network on the Whanganui River. The have built three houses at Pungarehu, the newest is a 147Sq m, with three bedrooms, a wood burner and gas stove. Its floor and ceiling are insulated and it is double glazed. The building blocks are made of pumice, mined on trust land nearby and mixed with cement. They were made at a site close to the river.

There are more blocks ready for building, the trust's next house will be at Kaiwhaiki, and after that some may be built in Whanganui. Their aim is to find the money to build a little village in town. The trust helps its own people first but could eventually build houses for others. The four existing houses used 20 tonnes of pumice and it has enough pumice left for 50 more houses.

Rangatahi Māori Wellbeing Strategy:

The Whanganui community has been in a process of developing a strategy for use across our whole community for Rangatahi Māori. This is being led by Te Ora Hou and Nga Tai o Te Awa and so far there have been two hui to discuss the many issues, challenges, strengths and opportunities that exist in our community. The aim is to collate all this discussion into a draft strategic plan that will serve as a plan for our whole community to work towards in a collective goal of 'bringing rangatahi Māori to a space of wellbeing.

One positive of this initiative is that the community is seen to be working together with or without government funding to help address housing issues. These groups have considered the following question "if there were no limits what would we do more of" - they have identified these solutions:

- Accessible loans, finding 20% for the deposit is where people have the biggest challenge, they can pay their
 mortgage as they are already paying rent and in some cases a mortgage payment may be lower than the
 current rent they are paying.
- Sustainable housing this went from design through to building stages.
- Papakainga.
- Multiple buildings on the land, smaller houses on shared titles.
- Teaching people how to be responsible tenants, budgeting, cooking and looking after their house.

Information from agencies

Mental health (WDHB, TOIHA, Pathways, Link People)

Anecdotal information has indicated that it was increasingly hard to get mental health clients into suitable accommodation in the district. A number of staff working across mental health services in the region were contacted and asked some key questions, including identifying barriers and solutions. The table below outlines their responses: (Please note that the responses are written verbatim)

Barriers	Solutions
Gang affiliations.	• There are empty houses around. But efforts to locate
Lack of money.	them and find out why they're empty and then
History of debt.	perhaps utilise them, might be an idea. We know that

- Appearance.
- Lack of positive/or any, references from previous landlords.
- Lacking a credit history.
- May have exceeded number of WINZ relocation grants.
- Judgements, based on history.
- General lack of availability [Rentals].
- Location. If a client has/had gang affiliations, it would be unsuitable for that person to live in a rival gangs 'patch'.
- Fractured tenancy history; poor job history; longterm impoverishment; disabilities sometimes are obvious. Having any pets is a huge barrier.
- Poor references or none, poor credit history.
 criminal history, low income and lack of affordable accommodation.
- Burnt their bridges to their landlords, and relatives,
- Rental accommodation is expensive.
- They have no referees.
- Some have been trespassed or banned.
- Some rental properties are not accepting Mental Health patients.
- The numbers of applicants to rental accommodation are high.
- Poor rental history.
- Some areas aren't safe for people to move into,
- People who have pets or lots of kids.
- Some people are in need but don't meet emergency housing criteria.
- Nothing available, high rent, marginalised.
- The cost.
- Bad rental history.
- Rentals are too small.
- Personal finances.
- Lack of rentals available.
- Rent is too high.

- there are many families moving to Whanganui, from other cities, weekly, which drives rents up because of increased demand. [Even the caravan park, which is a pit, charges crazy prices.] Also, the housing market is pretty warm, and landlords are selling properties to make some money, as well as avoiding the need to make their 'rentals' habitable. These factors make an easy fix a real challenge.
- Social housing will continue to be in demand as people reach retirement age without local family support or other options. Kaumatua flats are a good example of what can be done to include older people in a wider socialised support setting.
- More Housing NZ properties are needed. Some type of transitional housing for those who don't meet the criteria for market rentals.
- More houses need to be built in New Zealand.
- If key stakeholders like Te Awhina WDHB or Whanganui District Health Board will pay or lease three to five 2-3 bedroom flats, then our service users will pay min of \$120 a week including power, then employ one person who has had experience running emergency housing to work at night time only, then services will visit the service users daily or depending on the needs of the service users.
- More needs to be done in improving substandard housing.
- Whanganui needs more social housing and more funding from Housing NZ.
- I always thought instead of selling HNZ homes rent them out, work with Iwi to see if possible to do housing project.
- Need to get iwi involved.
- Iwi need to take more responsibility for housing.

Mental Health Case Studies:

- A gentleman stayed with us for more than 200 days. The guy was mentally recovered after two months here
 but due to the reasons I gave from question no. 7, we were not able to house him. He ended up residing in a
 mental health rehabilitation, but it was a long wait before he got in there.
- A lady was with us for five months and the reason was the same as above. She ended up residing in a local lodge but it is very expensive and her weekly cash on hand is very small after all the payments such as rent, debts etc.
- My understanding is, our tax payers are paying \$800 a night for each patient and the 200 days is \$160,000. From the month of August and September 2018 we were overcrowded. Both professionals and inpatients

were stressed and some inpatients that have no beds in those months were sleeping in a couch and in our meeting rooms.

- My client had to find accommodation, he applied for a 2-bedroom home along with fifty other people he was unsuccessful so now lives in sleep out with whanau.
- Another client had to vacant the room he was boarding in, we had tried everywhere to find accommodation
 that was unsuccessful, finally ending up at Bignell St Caravan Park where manager attempted to rent my client
 a leaking, mouldy caravan for \$210 then when he returned 1 hr later was quoted \$260 now this caravan wasn't
 fit for human occupation or even to house a animal.

• Social service providers

(Please note that the responses are written verbatim)

Barriers

- Cost.
- Not enough housing, budgeting, history, housing services don't accommodate women's refuge clients.
- Mental health clients, criminal records, no references, WINZ - delays in being seen, overwhelmed by process for getting a house.
- Price, pets what to do with them when having to move or get a rental, process in general.
- No references, shortage of rentals, increasing rents.
- Some self-imposed e.g. previous tenancy issues, no internet access, lack of resources, lack of communication and literacy.
- Presentation, lack of employment, mental health
- Social prejudice.
- Pets, bad credit rating, no id, no references, lots of discrimination.

Solutions

- Not priority area for them however would manage community houses if they were available. Need robust monitoring to ensure properties are looked after.
- More houses, more mental health case managers, there is some tension between social service providers and the priorities that each has for the client,
- More emergency housing, night shelter with a manager, wrap around service for mental health patients, hospital needs to be more engaged, too many appointments to even just get benefit e.g. medical certificate, budgets etc. and then there are transport issues to get to all these appointments etc.
- Not just a housing issue, need wrap around support, more ways to share information, more social housing for women that is safe, perhaps 1-month temporary housing - somewhere to rest and be safe, get thoughts in order, mobile services, services at marae?
- Emergency housing and houses in general.
- No selling of state-owned accommodation, enforcement of conditions of houses e.g. WoF for landlords.
- More homes, affordable homes, cheaper expenses etc. power, portable units that could be moved about as required, studio units in an apartments style with a manager that ensures people get the help they
- More houses, more wrap around services to help changes, long-term housing options.
- Sustainable tenancies on site manager, wrap around services, changes in accommodation supplement, advocacy.
- Maybe free up land.
- Better utilisation of TPK tools, i.e. papakainga building.
- More Kaumatua housing as research shows NZ population is becoming older.

Corrections

(Please note that the responses are written verbatim)

Barriers

- Lack of stock.
- High rents for families.
- Low income people who are limited to what they receive from Work and Income for accommodation costs.
- The conditions of some of the rentals are not fit for families with young children to live in.
- Themselves, their attitudes entitled attitudes.
- They choose not to have the accommodation on offer do not want to share.
- No references.
- No rental history.
- Steps to freedom payment not increased since 1992.
- Bad credit rating.
- Appearance/presentation.
- (PARS) has lost all good contacts with rental agencies due to high numbers of other people requiring housing, prices are high, accommodation supplement no enough.
- Housing NZ want to put prisoners in 1-bedroom home only and not many 1 bedroom homes around.
- Council flats have only ever gotten 2 people accepted.

Solutions

- More houses.
- More regulations for landlords.
- A regulatory body that checks all rentals are fit for families to live in.
- Need more landlords open to housing tougher clients.
- Empty building such as Wakefield building on Ridgeway Street could be utilised as bedrooms with communal kitchen/bathrooms etc. with 2 live in managers (day/night),.
- Other empty buildings could be converted into apartments.
- Germany refugees housed in gymnasiums etc. when they first arrived and then councils built simple multistorey units with 3 bedrooms – 6 people per house so share bedroom, communal kitchen/bathroom.
- Central government needs to commit to formal contracts with social and community service providers.

School principals

(Please note that the responses are written verbatim)

Has the school seen an impact on students and families due to the current housing issue?

Yes. It is harder to get students to school as families are unable to get accommodation close by.

Lateness as students are living further away but still having to walk to school.

Families are living with grandparents etc. because they are unable to get into rentals.

More money is being paid on rent as rent prices increase due to lack of options, less money for families to spend on food and students are coming to school hungry.

Some students won't come to school if they don't have any lunch to bring.

Underlying problem, whakama (shy) children, some families are struggling.

Low decile so less money available for other things.

Kids sleeping in cars, vans, garages etc.

Yes. Surface feature stuff of stress and anxiety on students and their parents due to unsuitable living arrangements, and behaviour with students – sullen and introverted or outwardly – demanding and more challenging. Poverty – increase of kids and families attending daily breakfast programme. Absolutely. Relatives coming to stay so kids lose their bedrooms or have to share their bedrooms. Impact of stressed adults not having anywhere to live, anxiety is picked up by kids and impacts their learning. Impact on any family, school has known up to 12 people living at one address. The constant worry, the fact that some families have had to accept substandard living. Kids have had to move schools, so become unsettled with their learning. From a child's point of view having to live with people they don't really know and the stress which comes from this. The feeling of displacement in children when they don't have their own place to live. Homeless people living in cars in London St at the bottom of Keith St and Niblett St, stressful for the community knowing there are people having to live that way. People have approached the school asking for assistance for housing and have been put on to MSD. People leaving Auckland etc. to come to Whanganui because there is the belief we have better housing opportunities etc. only to find that there are no houses available and having to pull kids out of school again and go back to where they came from. There is some thought that the housing issue has No, students are more displaced. reduced the number or transient students is this Not many transient students. correct? No - Had about 40 kids withdraw so far this year approximately 30% of students have up and left Whanganui, the reasons have not been documented although housing and finance could be factors. No, transient students make up around 5%0 of population of school so – a lot of this revolves around housing. What other comments would you like to add regarding It is so hard to find properties. the current rental market Shelter is a necessity of life. Families are suffering, have anxiety, school tries to help.

Need more homes available.

Schools could run programmes e.g. in house building, renovation, tiny homes.

Whanau income cannot always meet the demands of higher rentals.

Whatever their income may be something falls off the needing list to cater for rent and sometimes this can be kid's needs.

Market rent just ridiculous.

Not unusual to have parents ring the school asking them to feed their kids because they are paying too much rent.

Parents are also talking about the standard of the house they are renting.

Humiliation of paying a lot of money for a substandard house because there is no other option.

Selection of consumer interviews

Several agencies either provided contact details for community members who were willing to talk to the Council about their struggles or they interviewed the client and provided the information for the report. One client worked fulltime, had excellent references and still struggled. One client was a young couple, another had mental health issues, a single mother with three children and a couple with six children. (Please note that the responses are written verbatim)

What has led to	vou seeking a	rental property
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I have rented 6 properties in the last 5 years. I was told that all are long term, but all have gone on the market. One property was under contract and the owners did not disclose this until after I moved in. I found out 1.5 weeks after signing the lease and was given notice. Obviously, I did not unpack.

I was thrown out by my flatmate due to alcohol related arguing.

I had my 3-year-old daughter return to my care on a temporary basis and the accommodation I was in was for men only. So, I surfed couches at families.

Looking for rentals because we've been couch-surfing and everyone's getting sick of us.

I came back from Australia 2 years ago and I've been living at my brother's, but he's told me I have to leave now. I've got depression and schizophrenia and he can't put up with me.

I've had to leave my home because of domestic violence. We've been in a rental property, but the tenancy was in both our names and he considers it his, so he won't move.

The rental property we were in was sold and the new owner didn't want to keep us on because he said he

	was going to renovate. He's let it again now for much more rent.
How long have you been actively seeking a suitable	I am in a suitable rental (have been for two weeks). I
rental property	was actively looking for 6 months but have been
	looking consistently for 5 years because the houses I
	have been in have gone on the market. One rental I
	was successful in, just prior to signing the lease I asked
	if the owners were planning on moving back (because I
	was guaranteed that it was not going on the market for
	sale) and then was hesitantly told yes by the agent.
	I have been seeking a stable accommodation since my release from prison.
	I have stable accommodation if it is for just myself. But with my daughter I will need a permanent home.
	We've been looking for months – probably around 9 or
	10 months.
	My brother's been looking for somewhere else for me
	since I came back.
	I've been looking for somewhere for me and the kids
	for a while now but couldn't get anywhere until I
	actually left because I didn't have any income of my
	Own.
How many properties have you applied to rent	We've been looking since he gave us 90 days' notice. I applied for 6 properties in the last six months and got
How many properties have you applied to rent	three of them. One I turned down as the road was too
	busy for my cat. Another I turned down because the
	owners were moving back. The last one I am living in.
	I appreciate I am luckier than most, but this was a
	distressing experience nevertheless. The way you are
	viewed, made to feel, spoken to and discarded makes a
	difficult situation even more difficult.
	I have applied for many over the years but continue to
	be declined due to my convictions.
	I have been actively looking but not applying due to the uncertainty of my daughter's care
	We've applied for about 100 in that time but either get
	declined or don't even get contacted about viewings.
	I haven't really applied for any myself - I can't go and
	look at rentals by myself, I haven't got the confidence
	and I'm not good at dealing with people.
	Now that I'm on a benefit I've applied for lots, and I've
	been to lots of viewings but it's always the people who
	are working or dressed up flash that get the houses. We've applied for everything going, even ones that are
	out of town and some that would really be too small for
	us, but we're desperate.
What do you see as the biggest barrier to you and your	Adequate rental properties being available.
family gaining adequate sustainable accommodation?	Rental prices.
	Being declined because of pets and checks not being
	made before making a "no" decision is given.
1	

Agents being young, unable or unwilling to take the time to find out about the tenants. The last house I was in was on the market through Property Brokers. I had 17 agents through my house from Property Brokers. Not once did the rental agent talk to the sales agent to ask what the house was like or what kind of tenant I was or how my animal was. I literally had to ring and plead for them to ring my referee's and talk to their own agents.

Inadequate regulations for landlords/homeowners. There should be stricter policies and regulations in place. Such as Landlord's and homeowners disclosing if the house is short term or long term. If it is long term, then it should be long term regardless of the change in circumstances for the home owner. There should be integrity in being a landlord and ethics involved. It is unacceptable that families and children are having to move so often.

There should be rental price caps on the area you live in, based on the median income of renters in the area and the type of home.

There should also be housing checks made to ensure the property is fair and reasonable for the price and condition. There should be little onus on the renter in the house being maintained, repaired or meeting regulations. Renters need to be kept safe from being evicted or pushed out of their home for "making trouble.

My mental health and criminal convictions.

My age and my credit rating.

We're young and haven't got any rental history or references and no-one's willing to give us a chance.

There's not much available in the price range I can afford, and my brother hasn't been able to get me a place even though he's been looking for ages.

I've been told landlords don't want that many kids in their houses because of wear and tear and lots of the bigger places are too expensive.

I think it's the size of our family that stops us getting a house. We asked our last landlord to give us a written reference, but he said people can just ring him. Even though we were good tenants we don't know what he's saying to real estate companies, or if he even answers his phone when they ring him. We don't have any other references.

Future Developments / Opportunities

Te Puni Kōkiri will manage the \$15 million Māori housing fund for use towards papakāinga housing developments and community-led housing repair programmes. The investment in housing will be the catalyst for wider community development. The fund will help Māori build their financial capability to achieve their housing aspirations.

- Christchurch City Council established a 100% development fee rebate programme for new social and affordable homes developed by registered charitable trusts. Other councils may be considering similar schemes. Wellington City Council provides a \$5,000 rates rebate for first home buyers buying newly built homes. Both Christchurch and Wellington have also sold surplus land under favourable terms to registered charitable trusts to facilitate the development of new affordable rental and ownership homes.
- Announcement from government about rental Warrant of Finesses will improve some of the really bad places available however the down side of this is that the costs will likely increase as well.
- Spare land / church lands used to develop social housing examples of this working well in Auckland through the Island Charitable Trust.
- Council land provided for portable housing e.g. Pods NZ which provides one –bedroom housing for \$29,000 including a small bathroom and kitchen.

Addressing housing across the continuum from social housing to home ownership will require all partners working together as no one agency can achieve this on their own. (Affordable Housing- Making it happen: LGNZ Webinar October 2018)

HOUSING CONTINUUM HOUSING ADEQUACY FRAMEWORK: Secure, Affordable, Habitable, Accessible, Culturally Appropriate, Location, Services ASSISTED MARKET SOCIAL HOUSING AFFORDABLE HOUSING MARKET HOUSING Emergency Supported/ Assisted Assisted Market Private Rental Private Refuge Assisted Rental Ownership Affordable Ownership Homeless Rental ACTION PLAN WORK STREAMS Affordable housing Partnerships and Funding **Providers** Tools Barriers

- Definition of Homelessness: Parliamentary Library Research Paper; 2014
- https://www.hnzc.co.nz/publications/housing-statistics-managed-stock/
- http://communityhousing.org.nz/resources/
- Tenure insecurity and exclusion: older people in New Zealand's rental market: Paper presentation to European Network of Housing Researchers Conference, Uppsala Sweden, 27-29 June 2018

Appendix:

Market rent explanatory information

Market rent statistics are derived from information gathered from bonds lodged with Tenancy Services. The results may not be a true indication of the rental market, because they only reflect properties where bonds are lodged.

Any category that has less than five bonds lodged has been excluded, to prevent individual properties being identified. However, the totals include any excluded items, so that the categories shown may not add up to the total in the 'all' category.

The market rent regions are based on Statistical Area Units from the 2001 Census. They have been grouped together based on Area Units with similar weekly rentals that are next to one another to meet user requirements. Note that the regions are not an exact match to the Census Statistical Area Units.

APARTMENT

SIZE	BONDS RECEIVED	LOWER QUARTILE	MEDIAN RENT	UPPER QUARTILE
1 bedroom	21	\$207	\$245	\$286
2 bedrooms	12	\$162	\$220	\$260
3 bedrooms	5	\$256	\$270	\$305

BOARDING HOUSE

SIZE	BONDS	LOWER	MEDIAN	UPPER
	RECEIVED	QUARTILE	RENT	QUARTILE
1 bedroom	6	\$140	\$155	\$190

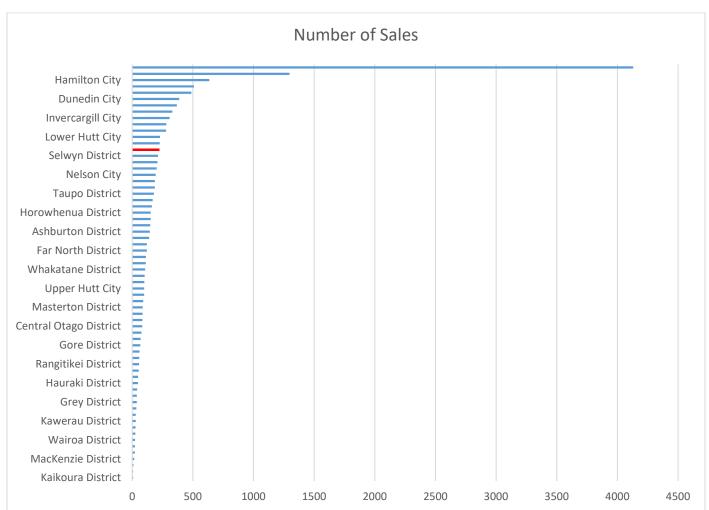
FLAT

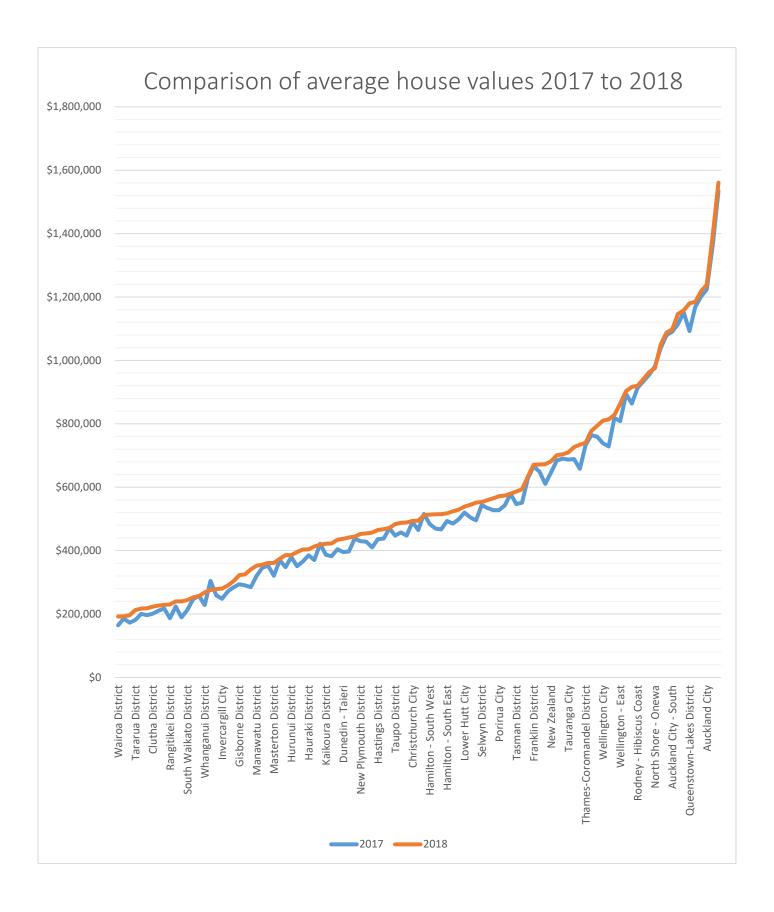
SIZE	BONDS RECEIVED	LOWER QUARTILE	MEDIAN RENT	UPPER QUARTILE
1 bedroom	45	\$145	\$170	\$200
2 bedrooms	44	\$200	\$245	\$250
3 bedrooms	12	\$245	\$295	\$350

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SIZE	BONDS RECEIVED	LOWER QUARTILE	MEDIAN RENT	UPPER QUARTILE
1 bedroom	15	\$180	\$195	\$211
2 bedrooms	103	\$230	\$260	\$280
3 bedrooms	245	\$265	\$300	\$340
4 bedrooms	54	\$320	\$355	\$410
5+ bedrooms	12	\$370	\$395	\$432
ROOM				
SIZE	BONDS RECEIVED	LOWER QUARTILE	MEDIAN RENT	UPPER QUARTI
1 bedroom	7	\$121	\$190	\$190







MSD Emergency Housing Questionnaire CONFIDENTIAL | INTERNAL USE ONLY | August 2017 First Name(s): Surname(s): Date of Birth: Client number: Phone Email address: number: Answer the following: What type of accommodation are you/your family currently in? e.g. living in a car, staying with family List where you/your family have lived/been staying for the last three months. What has led to your current housing situation? e.g. tenancy terminated, evicted from your property, asked to leave (you may be asked to provide evidence of this such as provide a copy of your 90-day notice or letter from your What other factors are making it difficult for you/your If you have ticked any factors that are making it difficult to family to find alternative accommodation? find alternative accommodation please explain below: Criminal convictions Police or court bail conditions □ Credit history ☐ Release/sentence conditions □ Affordability ☐ Other safety concerns □ Debt ☐ Medical/health conditions ☐ Tribunal Orders ☐ Other What steps have you taken to find suitable accommodation? e.g applied for properties (we will discuss with you which rental properties you have applied for) How many people do you require housing for and what is your family make up? e.g. two adults, one daughter aged eight and one son aged 14 What agencies are you/ your family currently working with? I give permission to The Ministry of Social Development to share my information with accommodation providers to assist with finding me suitable housing for my circumstances and verify with third parties, any information you have provided. Yes / No

Date:__

Name:

Signature:

Ministry of Social Development Emergency Housing Service

You have sought assistance from The Ministry of Social Development's (MSD) Emergency Housing Service as you haven't been able to access accommodation that is suitable for your needs. This service will assist you to meet your immediate housing need, either by helping you to access your own adequate accommodation for the short-term, accessing a place with emergency housing contracted provider, accessing the social housing register and being offered a social housing property, or as a last resort accessing a Special Needs Grant to pay for short-term accommodation.

To receive assistance with emergency housing, you must have an immediate emergency housing need. This means you can't remain in your usual place of residence and do not have access to other accommodation that is adequate for the needs of your household.

Declaration

By signing this form, you agree to the following:

• I understand that I need to make reasonable effort to find alternative accommodation, including taking the steps I have agreed with MSD. If I don't do this without a good and sufficient reason, or cannot stay in emergency accommodation because I have broken the rules of stay, MSD may not assist me or my family with further emergency housing assistance or if assistance is provided, I may have to pay this back.

I will co-operate with the Ministry to explore possible eligibility for:

- Social housing (by undertaking screening and assessment for social housing and providing any information required to complete the application).
- Other accommodation assistance such as the Accommodation Supplement and Temporary Additional Support.
- Other housing options through Advance Payment of Benefit or Recoverable Assistance Payments and assistance through the Housing Support Products.

understand that:

- I will attend all emergency/social housing appointments with MSD aimed at addressing my housing need while in receipt of emergency housing assistance.
- When available, MSD will refer me to a contracted community based emergency housing provider where
 I will be able to stay while I work with the provider to find longer-term housing. While I am placed with
 the provider I will be pay up to 25% of my income as my rent contribution and may be required to pay
 for additional costs such as power.
- I understand that if I do not attend appointments with contracted emergency providers without a good and sufficient reason, I am unlikely to be considered to have an immediate emergency housing need and any further emergency housing assistance will likely be declined.
- I understand that if I am offered (and decline without a good and sufficient reason) other accommodation (e.g. contracted emergency housing place, social housing property, or private accommodation) that is adequate for my households needs, I am unlikely to be considered to have an immediate emergency housing need and any further emergency housing assistance will likely be declined.
- I understand that if I unreasonably contribute to my emergency housing situation any further last resort



Emergency and Social Housing Pathways

Client identifies needs ensure they are linked up with Work & Income / MSD phone call or visit to case worker (do not have to be on a benefit to qualify)

Emergency Housing (Transitional)

Client informs you they cannot stay where they are or they don't have suitable accommodation with the next 7 days

Establish Need

Understand what has led to this situation



Explore other options

Do they have family / friends they can stay with?



Give the client a list of other providers/real estate agencies and ask them to explore those options



Determine the outcome of those enquiries



Refer them to an MSD Contracted Provider if there is a suitable property vacant and look for other options if there isn't.

Social Housing

Client presents or calls the office



Social housing assessment completed to determine eligibility
Meets the income & asset test
If client is eligible then a phone assessment is booked



Phone assessment completed
Priority rating calculated and position
on register determined
Client has 20 days to provide
verification
Client goes on waitlist



Centralised Housing Unit (CUH) and Housing NZ (HNZ) work together to find an appropriate house Clients are added to Social Housing register When a house becomes vacant they look for possible matches



HNZ contact client directly Assistance is provided to ensure the client is supported to keep their tenancy sustainable

Housing Options

Short-term housing

Wanganui Housing Trust – (men only & must be referred to this provider by Work & Income) 027 344 6211

College House – Matt 021 852 100

Long-term housing - seniors

Pensioner Flats Wanganui District Council over 55 years 06 349 0001

Backpackers & holiday parks (these are NOT for emergency or transitional housing, but may offer long-term accommodation where you can meet the cost yourself)

Braemar House 06 348 2301

Wanganui Seaside Holiday Park 06 344 2227

Motels, hotels (these are NOT for emergency or transitional housing, but some may offer long-term accommodation where you can meet the cost yourself) & Real Estate Agencies

Acacia Park Motel & Residential Accommodation – Genevieve	06 343 9093
Ross Watson Real Estate	06 344 2539
Landlord Link – Tracey	06 347 2602
The Rent Centre	06 345 0803
Ray White Real Estate – Fiona	06 347 7777
Harcourts	06 349 0883
Property Brokers (rental office hours 11am to 3pm)	06 345 7548
Riverview Motel	0800 102 001
Purnell House	06 347 8333
Bignell Street Motel and Caravan Park	06 344 2012
Just Cabins (moving a cabin onto a property if able to)	0800 587 822
Wiritoa Motel	06 345 0555

Websites: realestate.co.nz TradeMe; Facebook Wanganui Rentals

Survey / Interview Questions:

The following questions were asked and a selection of their responses are provided in the body of the report. All responses are verbatim.

Rental Market:

What have you noticed about the rental market in the past 12 months?

How many rental properties do you currently manage?

How many available rental properties do you currently have on your books?

What is the average number of days a house will be available before it is re-rented?

Mental Health / Social Service Providers / Corrections

What services do you provide?

Is the service targeted at particular people or is it open to anyone?

How many of your clients have housing issues?

On average how many housing support enquiries do you get each week?

Do you have data on the number of people that have been homeless or that have had accommodation problems that your service has seen / assisted in the last 12 months?

From your perspective what demographic has the greatest needs?

What are the barriers to clients getting rental accommodation?

What suggestions do you have to improve housing for Whanganui?

Do you have any case studies you can provide us with to support our report?

Schools

Has the school seen an impact on students and families due to the current housing issue?

There is some thought that the housing issue has reduced the number or transient students is this correct?

What other comments would you like to add regarding the current rental market?

Consumer Interviews

What has led to you seeking a rental property?

How long have you been actively seeking a suitable rental property?

How many properties have you applied to rent?

What do you see as the biggest barrier to you and your family gaining adequate sustainable accommodation?