

WORKING DOCUMENT

OUR PLACE

All New Zealanders well-housed

Setting a direction for improving
housing affordability in Aotearoa/New Zealand

May 2017



**Armando and Geroina Lao
with their children Greshka,
Dhon and Hanz moved into
their new home in Auckland
this year with help from
Habitat for Humanity.**



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Acknowledgements

Our Place - a plan for delivering affordable housing in Aotearoa-New Zealand (October 2016) was prepared on behalf of the community housing sector by Community Housing Aotearoa.

Established in 2004, Community Housing Aotearoa represents not-for-profit organisations delivering community housing solutions, including local government bodies. A full list of members can be found on our website: www.communityhousing.org.nz

We would like to thank providers across the sector and strategic allies who have contributed to this housing plan.

We sincerely thank you for your time, honesty and insights into how we can all work together to provide more homes in more communities and improve social outcomes for all New Zealanders.

ISBN (to come) Community Housing Aotearoa (2017).
Our Place: All New Zealanders well-housed; Wellington, New Zealand.

INTRODUCTION

“The human right to housing applies to everyone and is of central importance for the enjoyment of all economic, social and cultural rights.”

NZ Human Rights Commission

Permanent, secure, appropriate and safe housing is recognised as a basic human right. We are faced with an intergenerational problem of inadequate housing that needs to be fixed now.

To ensure all New Zealanders have this need met, social and affordable housing markets must continue to grow and deliver mixed-income, mixed-tenure community developments.

Since the May 2015 edition of Our Place we've learned about the need to show where affordability sits across the housing continuum. This allows us to inform the housing debate in terms of people's needs rather than from the perspective of any single provider or government programme. This shift replaces the former objective of 'long term certainty of the operating environment' with a set of actions that will achieve this.

We also heard that the actions need to illustrate housing solutions across the continuum so that the strategic partners and natural allies to the community housing sector can support the plan.

As a result Our Place has lifted its sights to be a plan for delivering housing in New Zealand – a wider ambit that includes community housing as one of many approaches to delivery across the market. We're heartened by the opportunities to work in partnership and Our Place is a demonstration of this approach.

The problem that Our Place addresses is the need for a comprehensive long-term plan that improves housing adequacy, delivered at the community level where it can generate the greatest benefit for all New Zealanders.

The UN Habitat goals as adopted by the NZ Human Rights Commission explain housing adequacy as:

New Zealanders see a future where housing is habitable, affordable, accessible, secure and culturally appropriate. Housing is sustainable – able to meet the needs of the present while ensuring future needs are met.

These five areas of housing adequacy are the reference point for this iteration of Our Place. Woven through out the actions and measurements of this plan are these principles: habitability, affordability, accessibility, security and cultural appropriateness.

We've painted a picture to show what it might be like for various households on the housing continuum while identifying actions that can be collectively addressed to remove the barriers being experienced. Based on these, we've developed a series of measures to track progress over time to seeing New Zealanders well-housed.

With support from stakeholders, New Zealand's community housing sector can play a large part in providing positive social and community outcomes by seeing all New Zealanders well-housed.

Our Place is a working document and it will change as we hear from you. We want your feedback on the plan going forward to the CHA-Impact Conference 2017.

Go to www.communityhousing.org.nz/resources/ourplacefeedback and let us know what you think.

Sign on to endorse this plan at www.communityhousing.org.nz

“Housing is the centre of the jigsaw – if we can fix this it may also fix a host of other social issues.”

OUR PLACE

Vision

All New Zealanders well-housed.

This is the vision stakeholders want to see for the people of Aotearoa-New Zealand. Central to this vision is the belief that everybody has the right to a home. Being well-housed includes ensuring housing adequacy and in this plan we have adopted the UN housing adequacy definition¹. This includes:

- **Habitability:**

Adequate housing guarantees physical safety, provides adequate space and protection from the cold and other threats to health.

- **Affordability:**

Cost does not compromise the occupants' enjoyment of their housing or interferes with other human rights..

- **Security of tenure:**

Adequate housing means occupants have a degree of tenure security that guarantees their legal protection against evictions, harassment and other threats.

- **Accessibility:**

Adequate housing is achieved if the specific needs of a marginalised group are taken into account..

- **Cultural adequacy:**

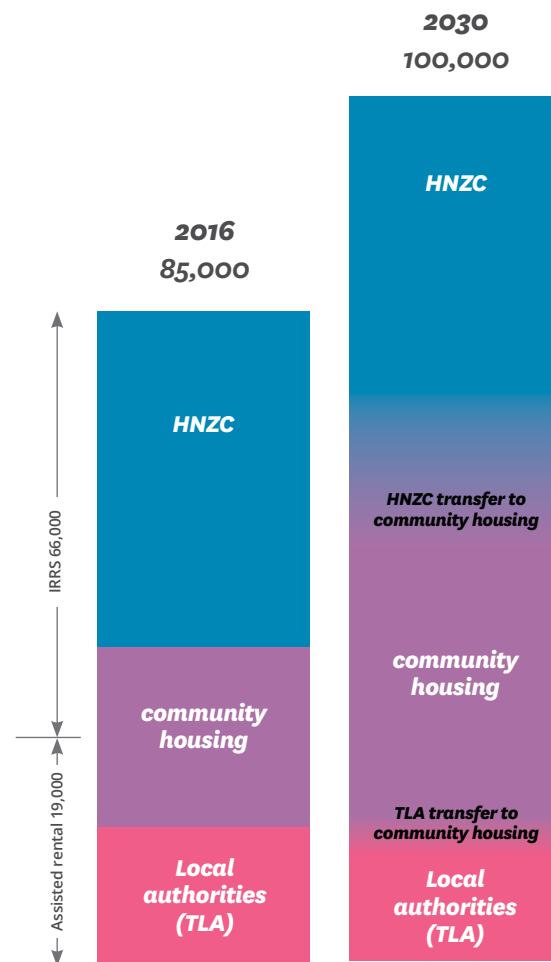
Adequate housing respects and takes into account the expression of cultural identity.

Goal

15,000 new social and 85,000 new affordable homes by 2030.

Social and affordable housing markets must continue to grow to meet current and growing housing needs and address unaffordability and housing inadequacy in New Zealand's housing market. New homes need to be delivered across the housing continuum at the rate of 1000 new homes per year for the next 15 years in community housing.

We would expect the picture of social and affordable housing to look like this over time:



Objectives

What we want this plan to achieve.

1. Positive outcomes for communities, families and individuals:

An increase in adequate housing that makes a measurable difference in the lives of communities, families and individuals.

2. Local responses to delivery:

An increase in local partnerships, supported by government, that meet community needs among iwi, the private sector, service providers and community housing organisations, each playing to their natural strengths.

3. Long term certainty of the operating environment:

A long term plan with committed resources and a stable policy framework, built on broad political consensus is necessary to achieve all New Zealanders well-housed.

¹United Nations Committee on Economic Social and Cultural Rights, General comments No. 4 (1991) on the right to adequate housing and No. 7 (1997) on forced evictions http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf; Acknowledged in the NZ HumanRights Commission, 'Right to Adequate Housing' flyer.

SOME OF THE LOCAL RESPONSES TO DELIVERY ACROSS THE COUNTRY



Cynthia, Tamarua and their kids Anton, Sae'Leigh, Lealin and Kodi were renting in Auckland just down the road from where they now live in their new home purchased with assistance from the NZ Housing Foundation.

They moved into their home in Papatoetoe as shared home owners, and had been striving to purchase their own home for years.

The Housing Foundation's research clearly showed that planned, quality, affordable housing developments impact positively on a household's wellbeing and quality of life.²



The opening of Te Aro Pā papakāinga was a historic moment in Whanganui a Tara/Wellington, signaling the start of a new era and something for its owners and the whole city to be proud of.

The original inhabitants of Te Aro Pā were Ngāti Ruanui and Taranaki iwi and today's owners are their descendants. The project was a collaboration between Te Aro Pā Trustees, community housing organisations: Te Tumu Paeroa and Dwell Housing, and the Māori Housing Network. The papakāinga is envisaged as a place for both descendants and the broader Taranaki Whānui tribes to live if they need affordable homes.



Housing First is the belief that all people deserve to be housed. People sleeping rough is a complex issue but it can be solved when communities and agencies work together. This is happening in Hamilton through The People's Project.

The People's Project uses the Housing First model which has been successful in Canada, the USA and the United Kingdom. It is based on evidence that when you house people first, then align the support services they need to be successful in their lives, the cycle of homelessness stops.



Nelson Tasman Housing Trust's Keith Preston, and Stevie-Lee Taylor outside her new home provided by the Trust in Nelson. Stevie-Lee and her young children spent three months sharing a state house with her sister's family.

"One of the state houses I was living in was gross and mouldy and you just felt dirty. Everything here is so clean and I love it."

²NZHF, 2014; 'Affordable Planned Housing a Residents Perspective'

HOUSING AFFORDABILITY CONTINUUM

We support a housing continuum approach where there are realistic and flexible options that minimise the need for emergency housing and delivers adequate quantities of social housing, assisted rental and assisted ownership so that households can find the pathway to satisfy their housing needs. This approach requires housing that is adequate – meaning habitable, affordable, accessible, secure tenure and culturally appropriate.

HOUSING AFFORDABILITY CONTINUUM



Principles

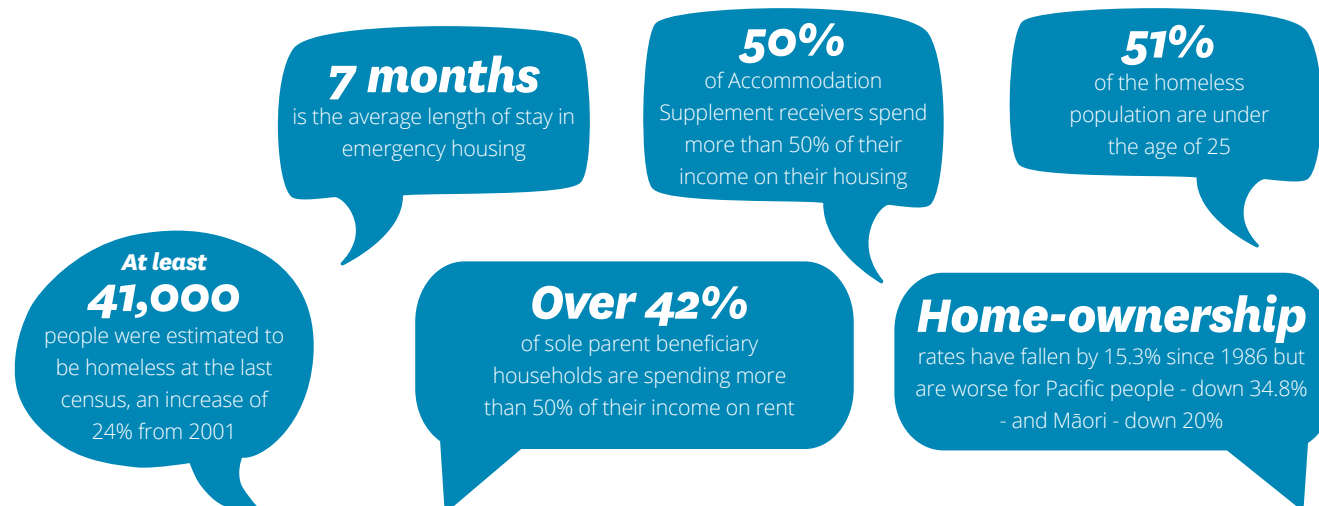
1. **Affordability** means spending around 30% of gross household income on rent or mortgage. Other influencing factors include family size, transport costs to place of employment and health circumstances. We believe residual household income should be at least enough to meet basic living costs.
2. The continuum fosters **security of tenure and pathways to greater independence** by offering housing choice.
3. Value created is **retained and recycled** for the future benefit of housing affordability in that community.
4. The **local community** and those people to be housed should influence housing responses. Pathway subsidies should have flexibility to meet that community's needs.
5. There are **incentives** and support for households to improve their circumstances.
6. **Commissioning** that optimises outcomes and value creation for households through transparency, collaboration and partnership, not; preferred over procurement through competitive transactional tendering processes.
7. **Transparency** means subsidy costs and benefits are understood by all parties.
8. The development, measurement and evaluation of housing services and policies are driven by **robust, independent research and evidence**.
9. The continuum operates best where housing solutions are **matched to housing need in each community**. This includes tailored pathway subsidies for as long as people need it.
10. We measure **effective outcomes** based on the return on investment of total welfare spend on households and communities – now and over time.

Being well-housed underpins health, economic, environmental and social outcomes and is part of a social investment approach. The public, private and community housing sectors all have a part to play to ensure New Zealanders have access to adequate housing.

Housing pathway

- Very low income households** (Quintile 1)
Housing and support subsidies help very low income households and disadvantaged groups to access appropriate, secure and affordable housing. For this group 25% of their gross income is spent on housing. On the continuum this includes emergency and social housing.
- Low to moderate income households** (Quintiles 2-3)
Low to moderate income households spending no more than 30% of their gross income on rent or mortgage costs. On the continuum this includes assisted rental and assisted ownership.
- Moderate income and above households** (Quintiles 4-5)
Private housing bought and sold under prevailing market conditions. On the continuum this includes private rental and ownership. Some households in private rentals may receive the Accommodation Supplement.
- Pathway subsidies**
Emergency housing
Temporary accommodation and support subsidies for individuals and families who have an urgent need for accommodation because they have nowhere else to stay or are unable to remain in their usual place of residence. Includes temporary overnight accommodation and short term stays of approximately 12 weeks.
- Social housing**
Subsidised rental accommodation combined with support services appropriate to household needs. Rents usually funded by the Income Related Rent Subsidy.
- Assisted rental**
Subsidised rental accommodation Rents usually partially funded by the Accommodation Supplement and/or at below market rent levels.
- Assisted ownership**
Household income-related pathways to home ownership. Subsidies include rent to buy, affordable equity and shared ownership.

A PICTURE OF NEW ZEALAND'S HOUSEHOLDS



Homeless

Jonno

Jonno has been living on the streets of Auckland and has addiction issues. Because he has no permanent address he has found it hard to get any income support from Government and impossible to find a home. Fronting up to services and offices makes him uncomfortable.

Emergency housing

Jane and Hayley

Jane, from Christchurch, is 22 and has a young child, Hayley. She arrived at an emergency housing service with nowhere to live and has now been there for eight months.

She's been on the MSD social housing waiting list for seven months but is scared she will be taken off it if she turns down a place she thinks won't be good for her asthmatic child, Hayley.

Social housing

Freda and John

Freda and John are superannuitants renting from HNZ in Palmerston North. They've lived here for 40 years and pay an income related rent.

John has long-term health issues and Freda is worried about what will happen to her if John has to go into care or dies - she doesn't want to be living on her own.

Assisted rental

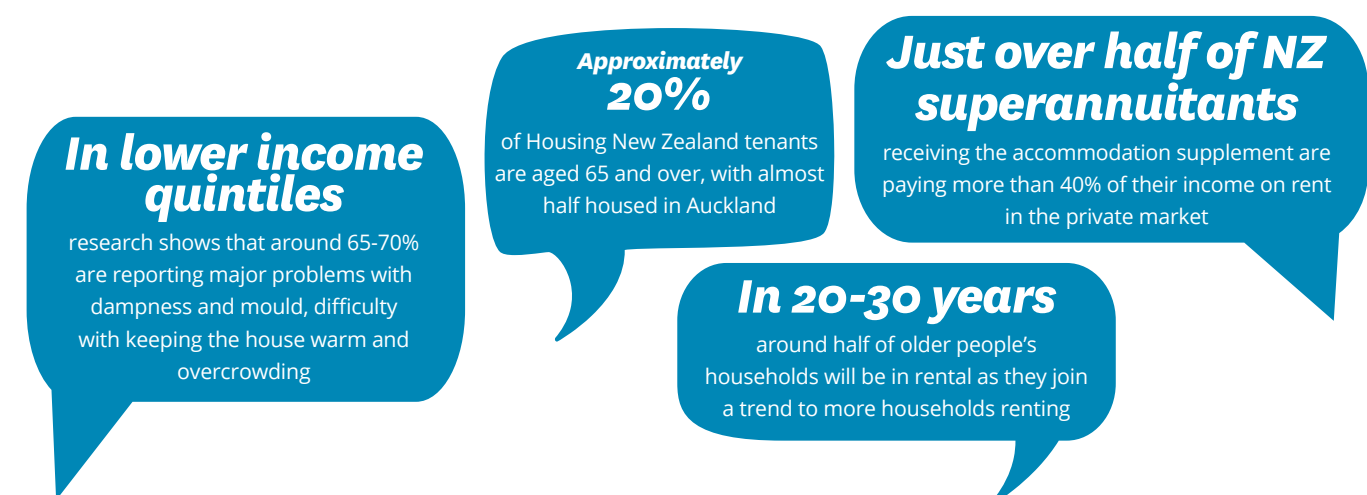
Peter

Peter lives in a Wellington City Council flat set at 70% of market rent. He receives the Accommodation Supplement. Peter is working but he can't afford a private rental tenancy.

He was a sickness beneficiary for a number of years and had to wait a year to get into his two-bed flat from his bedsit. His kids come and stay with him at the weekends.

| Quintile | Q 1 | Q 1 | Q 1 | Q 2 |
|--------------|-----|-----|-----|-----|
| Rent /Income | 0% | 25% | 25% | 40% |

- INDICATORS OF HOUSING ADEQUACY



Assisted ownership

Gail, Maire and their son, Hoani

Gail's whanau moved into their own home in Tauranga this year through a shared-ownership papakāinga scheme provided by a local Māori community housing provider.

Both Gail and Maire are working but they would not have been able to get into their own home without this support. They were previously living in one room at Gail's mother's home. There were four other people living in the home.

Private rental

Vailea and Lelei's household

Vailea and Lelei's family of eight live in a three bedroom home in South Auckland.

It's crowded and it's old, cold and mouldy. Their transport, health and electricity costs are high. They've asked the landlord to put in a heat pump but they've had no luck.

Private ownership

Sally, Wiri and their three children

Sally's family live in Auckland. It's taken them a long time to save up the deposit and buy their home this year.

They got a Welcome Home Loan and a Kiwisaver Homestart grant but the mortgage is still high for their modest three bed home. They have good jobs and don't want to move out of the area. The children are happy at school and they have family and friends nearby.

| Q 3 | Q 3 | Q 5 |
|-----|-----|-----|
| 30% | 50% | 50% |

HOW DO WE HELP MORE NEW ZEALANDERS



Jonno

Jonno belongs to a growing group of New Zealanders for whom finding a home has become complex owing to multiple issues. The 2013 census showed there were at least 41,000 New Zealanders who are homeless or who lack secure accommodation.

For this group there is a lack of appropriate solutions. They are often put in the too hard basket and left to fend for themselves.

Barriers

The complexity of Jonno's needs mean there are added costs for support services necessary for Jonno to maintain his housing. There is also a lack of appropriate housing available.

There is insufficient understanding of the causes, nature and size of housing deprivation problems faced by New Zealand communities.

Solutions

- Maintain and increase support for housing models such as Housing First and Whanau Ora that work with the complex issues of homelessness.



Jane and Hayley

Jane and Hayley are part of a group of people in Christchurch who were affected by the earthquake and who have had housing insecurity since.

Their situation is not unique to Christchurch, as providers of emergency housing across New Zealand have been overwhelmed by demand and struggle to find permanent housing options to move clients into.

Barriers

The lack of pathways from social into rental housing is keeping families in emergency housing when they are otherwise ready to move on.

The social housing register makes it difficult to provide people with housing choice and adds to insecurity.

Solutions

- More social and affordable housing that offers choice, is fit-for-purpose and adequate, is needed.
- Review the Social Allocation System for social housing.



Freda and John

Freda and John are well-housed. They have a home they can afford and have had security of tenure. They have no equity in their property so when either has to move into more supported housing they will not have access to the pool of capital available to home-owners. If John has to move to a rest home, Freda may find staying in the HNZ home will not suit her needs, owing to loneliness and lack of support.

Barriers

A rising number of people will be renting in future years and they will need more community housing options.

Many local councils provide pensioner housing. However, they are excluded from accessing the Income Related Rent Subsidy.

Most HNZ homes are three bedroom, not matching the changing demographics of those in housing need.

Solutions

- Community housing, such as papakāinga and Abbeyfield homes for older people, can offer options for people like Freda that don't want to live alone and need housing choice.
- Making local councils eligible for the IRRS would create a more level playing field with other social housing providers and better outcomes for council tenants.
- Much of the state housing stock needs to be modernised and matched to current housing need.



Peter

Peter is currently well-housed because his two-bed council flat is relatively affordable and he receives the Accommodation Supplement. A two-bed private rental in Wellington is unaffordable on a low income. Many private rental properties at the more affordable end of the market are poorly heated or insulated and may be in a poor condition. Peter's council flat has been upgraded recently.

Barriers

There are costs for reconfiguring and modernising decades old council stock that are mainly bedsits and one bedroom.

The Accommodation Supplement has not kept pace with rising rents, resulting in higher proportions of income going to housing costs.

The poor quality of private rental stock limits the choices available to renters.

Solutions

- Higher quality and greater security of tenure in private rental accommodation is needed to give people like Peter greater choice.
- Updated Accommodation Supplement settings to help low-income workers afford good quality private rental property is needed.
- Private rental housing Warrant of Fitness requirements coupled with landlord incentives to improve heating and insulation would help address housing adequacy.

BECOME WELL-HOUSED?



Gail, Maire and Hoani

Gail, Maire and Hoani are well-housed. They will own their own home and are only paying 30% of their income on housing. They've been helped to own their own home thanks to a community housing provider in an area where both home ownership and private rental are expensive.

Barriers

There are few shared-ownership assistance programmes available in New Zealand.

There are high deposit requirements for mortgages and a significant decrease in the stock being built that is affordable to entry level buyers.

Solutions

- Review the settings and funding for shared-ownership schemes.
- Expand the innovative programmes available to help families meet deposit requirements.
- Expand crown land development programmes to increase the number of affordable homes built in mixed-income communities across the country.



Vailia's household

Vailia's family are not well-housed. They are spending too much of their income on housing and the home is over-crowded. Rents across Auckland are increasing, and areas that were once relatively affordable are now expensive. Many renters in private housing experience habitability issues and unresponsive landlords.

Barriers

There is an insufficient number of affordable, large homes available.

Weak protections for tenants and the fear of punitive actions by landlords, discourage tenants from exercising their tenancy rights.

There are reduced incentives for landlords to improve heating and insulation standards in private rentals

Solutions

- Offer new, more secure housing tenure models.
- Provide more homes designed and built to meet the diverse cultural backgrounds of New Zealanders.
- Introduce a mandatory rental housing Warrant of Fitness.
- Provide more incentives for landlords to improve housing standards, especially heating and insulation in private rental properties.
- Increase support for tenant advocacy services to help tenants negotiate good housing outcomes.



Sally and Wiri's family

While Sally and Wiri have taken advantage of schemes to help them buy their home, they are still spending too much of their income on housing costs. It would just take a change in their income, for one of them to get sick or lose their job, and their home could be at risk.

Barriers

It will now take a typical Auckland couple nearly eight years to save a 20% deposit on their first home.

Mortgage lending policies require home buyers to have large deposits and the Welcome Home loan price limits are too low.

There is a significant decrease in the number of homes being built that is affordable to entry-level buyers.

Solutions

- Expand crown land development programmes to increase the number of affordable homes built in mixed-income communities across the country.
- Place limits on housing investment – a tax on capital gains for second and investment properties to reduce demand side and level up the playing field as has been seen in Canada.
- Expand innovative programmes to help families meet deposit requirements.

FOUR PILLARS TO SEE 'ALL NEW ZEALANDERS

1. Commit to delivery across the housing affordability continuum

Invest in 15,000 new social and 85,000 new affordable homes

To refine the targets, successful housing delivery plans need to be evidence based, have outcomes and milestones that are measurable as well as ambitious, and are living documents that improve over time.

Building inclusive local plans that inform the national targets can record and project all housing needs at the city and regional level exceeding the National Policy Statement – Urban Development Capacity requirements so they:

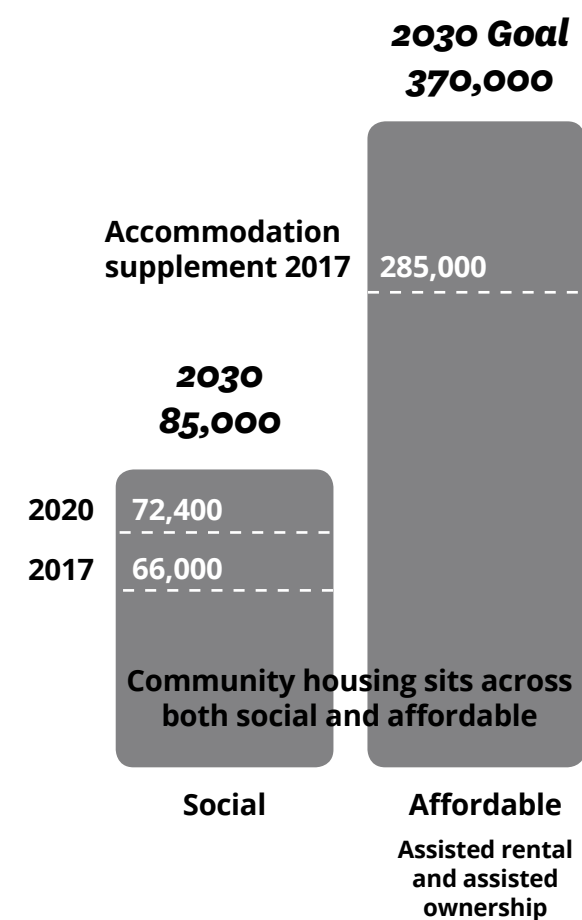
- Respond to need so that homelessness is rare, brief and non-recurring
- Expand resources for housing support services
- Promote security and affordability for renters
- Support people to buy their own home
- Increase the supply of retained affordable housing
- Deliver new social housing to meet identified need
- Improve housing quality

2. Implement social investment

The case has already been proven – better housing improves health, wellbeing, education and reduces poverty. So let's get on with a scale response to solve the housing crisis

- Deliver a social and affordable housing system that replaces the Social Allocation System based on supporting household well-being, beyond 'housing only those in greatest need for duration of need'
- Implement a funding system that:
 - > is 'always on, always open'
 - > expands the Income Related Rent Subsidy through a nationwide 10 year purchasing strategy
 - > provides a billion-dollar capital fund to enable new affordable rental and retained shared equity supply
 - > invests in developing the community housing sector's capability
 - > activates capacity through improved procurement /commissioning
- Restructure the Accommodation Supplement to deliver housing affordability in each region
- Promote security and stability of tenure through:
 - > strengthening tenant protections under the Residential Tenancies Act
 - > resourcing independent tenancy advocacy services
 - > increased home ownership incentives and programmes
- Adopt nationwide housing quality standards measured through a 'Warrant of Fitness'
- Develop further actions

WELL HOUSED' BY 2030



3. Activate delivery partnerships

The approach must stimulate partnership across private sector, Māori, community housing providers, HNZC, local government and central government with clear targets, plans and consistent funding:

- Expand the Crown Land programme with allocations of at least 20% social and 20% affordable homes in each development based on local need
- Incentives to deliver a percentage of retained affordable homes in new developments through inclusionary zoning
- Provide long term policy settings – at the local and national level
- Foster mixed tenure communities aligned with the principles and housing pathways (page 8).

4. Build the systems

To ensure the institutional settings continue to deliver long term we need to track our progress through robust outcomes measurement:

1. Align the planning, funding and delivery actions across Government
2. Agree consistent measures and outcomes
3. Monitor and evaluate our progress
4. Publish an annual Housing Progress Report

MEASURES FOR WELL-HOUSED

Our Place adopts the United Nations and NZ Human Rights Commission approach to adequate housing that means homes that are:



Habitable

- Severe housing deprivation reduced to zero by 2022.
- All housing to meet a habitability standard.

Indicators

- Adopt a nationwide housing Warrant of Fitness (WoF) for rental housing by 1 July 2017.
- 50% of rental homes achieve a housing Warrant of Fitness by 1 July 2022.
- 100% of rental homes achieve housing Warrant of Fitness by 2028.

Status at October 2016

1. 41,000,1% of New Zealanders, in Severe Housing Deprivation in 2013.⁴
2. No Warrant of Fitness for housing exists.



Affordable

- Households pay no more than around 30% of their gross income in rent or mortgage.

Indicators

- Percentage of each Quintile paying above 30% of their gross household income in rent or mortgage repayments.

Status at October 2016

Percentage of households paying above 30% of their gross household income in rent or mortgage repayments:

43% of Quintile 1
37% of Quintile 2
30% of Quintile 3
20% of Quintile 4
9% of Quintile 5



Accessible

- Every household is able to secure permanent, accessible housing appropriate to their needs.

Indicators

- Housing deprivation statistics measure zero by 2020.
- Universal Design standards are required under Building Code.
- Number of days for placement from the Social Housing Register.

Status at October 2016

1. 2.5% new homes achieving universal design standards.
2. ___ length of time for accessibility modifications to be funded and completed.
3. 144 days placement from the MSD Social Housing Register into appropriate social housing.

Goal

15,000 new social and 85,000 new affordable homes by 2030.



Security of Tenure

- Households are able to maintain housing for the duration they choose.

Indicators

- Average length of tenancy.
- Average length of home-ownership tenure (compare year-over-year changes).

Status at October 2016

1. ___% of tenants who exit their tenancy within three years [tenancy bond data?].
2. ___% of people who have moved involuntarily vs those who have chosen to move.
3. ___ Current length of home-ownership tenure.



Culturally Appropriate

- All households have a choice of housing appropriate to their cultural needs.

Indicators

- Number of barriers removed for the development of Māori and Pacific peoples' housing.

Status at October 2016

1. 19% of Māori and 39% Pacific peoples in overcrowded households versus 10% of general population in overcrowded households.
2. ___ of Māori and Pacific peoples who are severely housing deprived.

⁴ Go to www.communityhousing.org.nz/resources/ourplacereferences

OUR PLACE – ALL NEW ZEALANDERS

Objectives

- Positive outcomes for communities, families and individuals



- Local responses to delivery



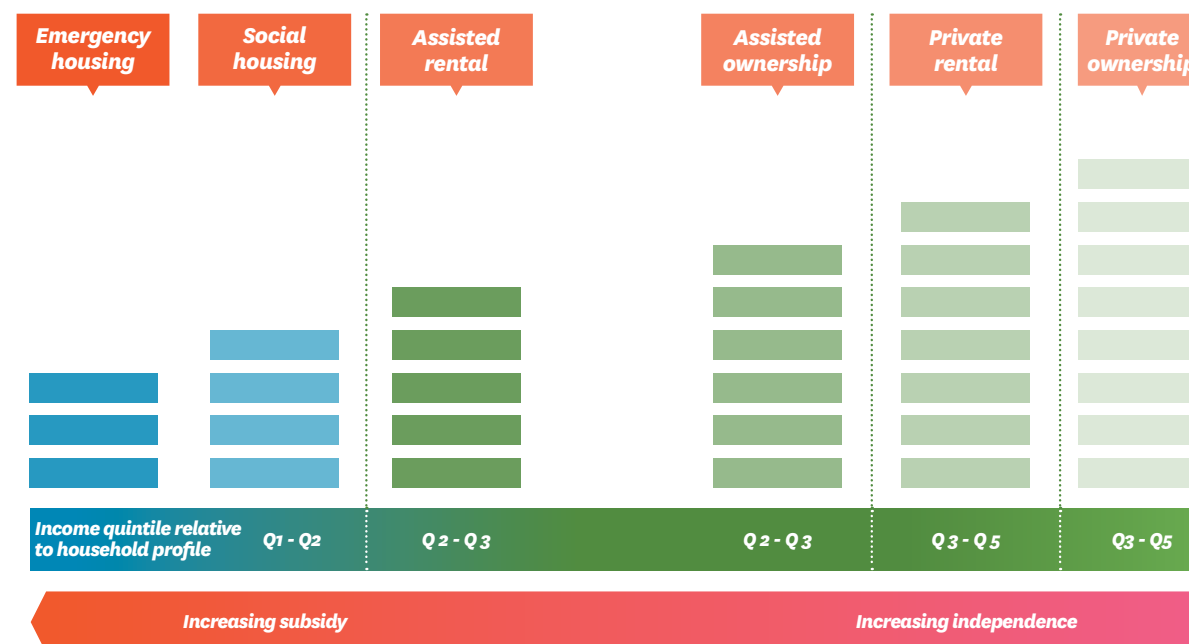
Long term certainty of the operating environment

“Visionary and collaborative leadership will transform housing in this country so that New Zealand is a better place for all.”

Church Leaders Statement on Housing*

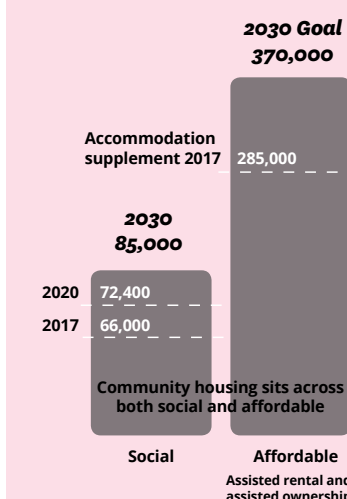
WELL-HOUSED

Housing affordability continuum



Four pillars to see ‘all New Zealanders

well housed’ by 2030



1: Commit to delivery across the housing affordability continuum

Invest in 15,000 new social and 85,000 new affordable homes

2: Implement social investment

The case has already been proven – better housing improves health, wellbeing, education and reduces poverty. So let's get on with a scale response to solve the housing crisis

3: Activate delivery partnerships

The approach must stimulate partnership across private sector, Māori, community housing providers, HNZC, local government and central government with clear targets, plans and consistent funding, ownership incentives and programmes.

4: Build the systems

To ensure the institutional settings continue to deliver long term we need to track our progress through robust outcomes measurement.

GOAL

15,000 new social and 85,000 new affordable homes by 2030.

Goals for well-housed



Habitable

Adopt a nationwide housing Warrant of Fitness for rental housing by 1 July 2017. Severe housing deprivation reduced to zero by 2022.



Affordable

Households pay no more than around 30% of their gross income in rent or mortgage.



Accessible

Every household is able to secure permanent, accessible housing within 28 days, appropriate to their needs. Appropriate placement is available within 28 days to everyone on the MSD Social Housing Register.



Security of Tenure

Households are able to maintain housing for the duration of their choice.



Culturally Appropriate

All households have a choice of housing appropriate to their cultural needs.

A housing plan to see all

New Zealanders well-housed

* More detailed descriptions of the problems that need addressing and the responses required are available in the **CHURCH LEADERS STATEMENT ON HOUSING** (MAY 2017); Safe and Affordable Housing for All.

Endorsements



Prepared on behalf of the community housing sector
by Community Housing Aotearoa
Level 1 | Southmark House | 203 Willis Street
PO Box 11543 | Wellington | 6142

P (04) 385 8722 | E support@communityhousing.org.nz