

**Navigating Housing and
Homelessness in 2025**

Housing for a Lifetime

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PD Conference, Auckland, 4 August 2025



Waipapa
Taumata Rau
**University
of Auckland**

Retirement Villages



The Human Rights
Commission's (HRC)
2023

**Inquiry into the
Right to a Decent
Home
(tikatangata.org.nz),**

RIGHT TO A DECENT HOME

To achieve our housing rights, these seven standards must be met



Ageing in place

- Internationally it is now accepted that institutional care that keeps older people apart and medicalises old age is not desirable and perpetuates a negative view of ageing.
- Ageing in Place is a New Zealand policy directive, established in 2002, that aims to support older people to feel safe and secure in their choice of home and to remain living at home instead of entering residential care.
- Under this policy, Health NZ, ACC, or Ministry of Disabled People contract for support services to be provided to older people in their own homes based on their level of need as determined by a needs assessment.
- **Support may include:**
 - personal care - help getting out of bed, showering, dressing, or taking medicines
 - household support - like cleaning or meal preparation
 - carer support - help for the carer for 4+ hours each day, and/or equipment to help with safety at home.

There may be some more affordable options:



Tiny Home – 7.2m x 3m

One bedroom. As the name implies there is a bathroom,...

\$69,995 incl gst

Owning a **tiny home** can be attractive in part because of the relatively lower costs involved: the land and house may cost under \$200,000 to \$300,000, and small size means lower maintenance costs. But councils may restrict tiny homes to specific zones or prohibit them altogether, leading to difficulties in finding suitable land, or parking spaces for mobile tiny homes.

Granny Flat



- Small, self-contained, detached houses on a property with an existing home on it
- Such minor dwellings might provide a stream of income for an older person who owns the primary dwelling, or may provide an affordable rental home for an older relative.
- This Coalition Government made them easier to build by forcing local councils to allow “granny flats” up to 70 sq metres without requiring a consent or even an engineer’s report.
- Justification for waiving permits is to “increase the supply of affordable homes for all New Zealanders”.

Studio Apartment



- may be the best tiny home because it likely to be located close to shops and transport and has a resale value.
- Body corporate costs are based either on sale value or square metre area, so smaller apartments cost less to buy and to occupy.
- Banks will provide a mortgage provided the apartment is at least 38 square metres.
- While a studio apartment can be a realistic financial option, it also needs to meet universal design criteria to work for many older people.

Renting & affordability

- Globally, older women are the fastest growing group in poverty
- 2000 – 2020, in Aotearoa, we had the largest increase in income poverty for older people in the OECD
- In 2021, 18% of people over 65 were living in poor quality or/and overcrowded housing.
- A 2023 report found at least 33% of older people experience vulnerability, and 13% experience multiple disadvantage.
- NZSuper is insufficient for some retirees to live in dignity: \$517 per week (after tax) for a single person living alone but cheapest one bedroom apartment in Auckland is \$440.00 per week
- 27% of older Pasifika experience the highest proportions of housing vulnerability, and are more likely to experience multiple disadvantage

Abbeyfield



- For seniors with modest assets, an Abbeyfield house can provide a secure, safe, 'home' solution, living like a big whānau, while enjoying the privacy and comfort in their own studio with ensuite.
- Abbeyfield New Zealand currently has a network of 15 homes, all located close to local transport and amenities, and each accommodating from 11 to 14 residents.
- No capital entry charge, rent is set at a level related to NZS, and covers the house's maintenance and overhead costs, power, and food: self-service breakfast, & 2 main meals provided in the shared dining room).

Shared Ownership



Our Whare Our Fale's first eighteen houses are located along Castor Crescent and Esk Place, right in the heart of eastern Porirua.

- ***Our Whare Our Fale*** 'village concept' programme will deliver 300 affordable homes for the Pasifika community in Eastern Porirua in conjunction with Ngāti Toa.
- ***Ōwhata Kōhanga Rākau*** is a multi-generational 'affordable housing' community in Rotorua of 93 predominantly rental homes for more than 340 local whānau, with 20 x 2-bedroom kaumātua whare at the heart of the project.
- It is being developed and built by local iwi trusts on iwi-owned whenua, with some funding from the Ministry of Housing and Urban Development (MHUD).

Homeshare pilot



- Housing is one of the key areas for action in the Ministry for Seniors '*Better Later Life – He Oranga Kaumātua 2019 to 2034 strategy and Action Plan*'.
- The Ministry, in partnership with Age Concern, is developing a pilot programme that enables shared living arrangements.
- The programme brings together older people who have a spare room with younger people who are happy to help around the house in return for free accommodation.
- Based on mutual benefit, it supports 'ageing in place' safely and independently.
- Clear agreements, police checks and the involvement of wider whanau in the decision help to ensure a positive outcome for everyone.

First urgent and necessary policy change

- **update the MSD's policy on access to the Accommodation Supplement (AS)**
- AS is income- and asset-tested weekly payment to assist people not in public housing with their rent, mortgage or board
- In 2024, of the 928,029 receiving NZS, 48,789 (5.26%) were also receiving AS, but as noted, 40% of 65+ are solely reliant on NZS
- **Asset cap \$8,100 (single person) hasn't been adjusted for 30 years**
- low asset limit captures recipients in a precarious financial situation: eg high health costs, dental costs and other expenses.
- **AS asset cap needs to be increased to at least \$16,000 to reflect the reality of living costs and provide security**

Public or Social Housing

- provides stable, secure, affordable homes so people on low incomes can remain in a community and participate more fully
- subsidised rents, but scarce supply
- NZ has lowest level of public housing in the OECD: public housing stock just 3.4% of all housing, vs OECD average of 7%
- MSD determines the income-related rent paid by most public housing tenants. Rent usually set at 25% of tenant's net income.
- To qualify: serious housing need and income under \$1,205.22 a week (after tax) with a partner or children, and cash assets worth less than \$42,700
- Ministry of HUD pays income-related rent subsidy (IRRS) to Kāinga Ora Homes and Communities and registered Community Housing Providers (CHPs) to cover the gap between tenant's rent and market rent
- In 2022, Kāinga Ora owned and managed 64,870 homes, housing more than 180,000 people. CHPs provided an additional 11,401 homes.

Haumaru Housing

- largest Community Housing Provider for older people in Aotearoa & 4th largest provider of social housing
- formed in 2017 as joint venture between Auckland Council and Selwyn Foundation
- Council transferred management of 62 Auckland villages including 1,475 rental units for seniors to Haumaru Housing, “to improve and develop the portfolio and to ensure the long-term provision of affordable housing services for older people in Auckland”
- Villages (average age around 50 years) are being systematically upgraded to meet health, social, & community needs of older residents and to meet Healthy Homes & legal requirements

and

*** to qualify for an income related rental subsidy (IRRS) from MSD**

Second urgent and necessary policy change

- for almost a century, local councils were the second biggest provider of social housing after the Government
- Now, councils are unable to be Community Housing Providers (CHPs) and offer tenants income related rent subsidies (IRRS), even though both for-profit & not-for-profit organisations & even international firms are eligible to receive IRRS
- because they cannot gain CHP status and access IRRS, councils cannot afford to continue providing senior housing
- given the urgency of New Zealand's social housing crisis it is difficult to understand why local government is excluded from playing a bigger role
- **The second policy change requires central government to reinstate local governments' CHP status and access to the Income Related Rent Subsidy, enabling them to build, own, provide and maintain affordable housing for seniors**

Homelessness in Aotearoa

- Housing Register at 30 June 2024: 22,923 applicants
- Housing Register at 30 June 2025: 19,113 applicants (nearly 17% less)
- Auckland [City Missioner Helen Robinson](#), recently noted that the change in access to government-provided emergency housing in September 2024 has contributed to the dramatic increase in homelessness
- New Zealand has the highest level of homelessness per capita in the OECD: 2018 Census data, there were 102,123 people living on the streets
- Globally, the fastest rate of increasing homelessness is among older people

Demographic breakdown of those living without shelter (2023 Census)

- 1,293 aged 65 years and over (26%)
- median age 55 years
- 603 were under 15 years old (12.1%).
- 2,748 males, 2,166 females and 54 people of another gender.
- 1,308 were Māori (26.3%)
- territorial authorities with the highest rates per 10,000 population were Buller (84.0), Far North (74.2), Westland (60.9) and Ōpōtiki (56.8)
- three territorial authorities with the highest numbers were Auckland (747), Far North (525) and Whangarei (237)
- severe housing deprivation for single parent families: 488 per 10,000 people in households
- Concern re increasing levels of hopelessness, & increases in complex needs

Homelessness Insights Report 2025



Homelessness insights

June 2025



Increases in homelessness:

- Auckland City street-sleepers up 90%
- Christchurch up 73%
- Wellington rough up 23%

It is worse in smaller cities:

- Taranaki up 250% in just six months
- Whangārei (population under 100,000) will see 1,200 homeless this year.

National Homelessness Data Project

Project collaborators: Salvation Army, Community Housing Aotearoa, and Housing First Auckland Backbone, Kāhui Tū Kaha, Christchurch Methodist Mission, DCM and Wellington City Mission

Some findings:

- one in every 1,000 people in Aotearoa is without shelter
- 57,000 women are homeless, often in unsafe living situations
- 14 in every 1,000 people live in housing considered uninhabitable
- housing is now the second most pressing concern for adults age 18-34
- since August 2024, the 386% rise in MSD rejections of applications for emergency housing, citing “people contributed to their own homelessness”
- Salvation Army called for a co-ordinated response to homelessness after the release of these findings

Launch: Older Persons Poverty Monitor Consultation

- Finally, some good news:
- Like the Child Poverty Monitor, originally launched by a group of concerned and dedicated researchers as a voluntary project to track the impacts of policy changes...
- NZCCSS has developed an early framework for an **Older Persons Poverty Monitor** to provide an annual update on the poverty status of our most vulnerable older people to ensure we are working towards meaningful change
- *“We need the voices of older people and those who live and work alongside them to make this monitor work for Aotearoa.”*

The full engagement document and ways to give feedback is [here](#), or email the lead analyst at rachel@nzccss.org.nz.

- End date for this engagement is **31 August 2025**

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Thankyou