

A research project
of Shama Ethnic Women's Trust



ENABLING HOUSING FOR ETHNIC WOMEN IN AOTEAROA NEW ZEALAND

Researched and written by Zola Rose of Common Ground



Report

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Abbreviations

- CHP Community Housing Provider
- CLH Community Led Housing
- GPS Government Policy Statement
- HUD Housing and Urban Development
- IRRS Income Related Rent Subsidy
- MSD Ministry of Social Development
- PHO Progressive Home Ownership

EXECUTIVE SUMMARY

Housing is an integral part of the wellbeing of a family.



But when housing is scarce, unaffordable, low-quality, and not fit for purpose - as many homes are in Aotearoa New Zealand¹ - it can be a source of financial, emotional, and physical stress for women and their families.

Some ethnic² women in Aotearoa face additional housing challenges which include language and cultural barriers to access services, dependence on a primary income earner, not having access to extended family support, discrimination based on race, gender and religion, lower income-earning, and/or lack of access to credit. Such challenges pose significant barriers to access affordable and secure housing against the larger context of a national housing crisis marked by both inadequate supply and spiking cost.

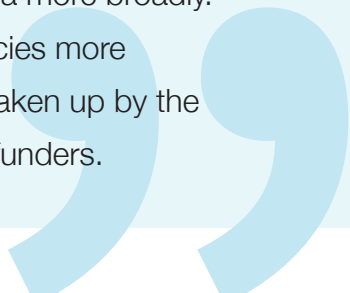
This report provides key insights from research undertaken to identify factors that would enable better, more affordable and culturally appropriate housing for women and particularly ethnic women in the Waikato that is responsive and

conducive to their specific needs and aspirations. The research, undertaken by Zola Rose of Common Ground³ on behalf of Shama Ethnic Women's Trust, was funded by Wel Energy Trust and took place from October 2021 to July 2022.

The report begins with engagement with ethnic women in the Waikato through interviews and focus groups to look at their housing needs and aspirations within the context of “self-determining communities⁴”, the visions they have for their homes, and their biggest challenges to achieving this. We then zoom out to look at the current housing context and challenges in Aotearoa and the Waikato region and the specific implications for women. It also explores the idea of culturally appropriate housing and the

1. New Zealand is also known by its Māori name of Aotearoa. This report will use the two names interchangeably or together.
2. For the purpose of this research, we are using the Ministry for Ethnic Communities definition for ethnic anyone who identifies their ethnicity as African, Asian, Continental European, Latin-American, Middle-Eastern
3. Common Ground is a soci.und.net.nz
4. How We Live, p. 13: Transitioning from building houses to enabling self-determining communities to co-create homes, is a critical step in enabling housing to become a force for positive change

Based on research findings, **this report makes a number of recommendations** as to some possible interventions to pilot in the Waikato, and Aotearoa more broadly. It appeals to central and local governments to make funding and policies more conducive. At the community level, the recommendations could be taken up by the women themselves, local housing providers, and local investors and funders.



social and cultural needs specific to these women within the context of housing such as being able to grow food near the home, connections with neighbours, and personalising their homes.

We then explore a range of housing interventions, organisations, and models that have been successful in other countries and in Aotearoa.

These alternative models provide more affordable and secure rent and affordable homeownership, while reflecting the values and needs of the residents.

One of the most promising sectors of housing addressing affordability and cultural-appropriate housing is Collective Housing known as Community-Led Housing in the UK, which has varying degrees of community and future resident involvement in the design and creation and could include degrees of shared spaces, resources, and decision-making.

We then look at the continuum of housing provision from social housing at one end to community-led and intermediate housing in the middle, to market housing at the other end with some overlaps between these categories.

We recognise that two of the main barriers to better housing for women using the current housing initiatives are high demand with long waiting lists to receive social housing and market housing has become out of reach, financially, for most first-time home buyers. With that in mind, we look more closely at successful, existing models that could provide solutions that have previously been largely unknown or untested in Aotearoa.

The research looks at successful housing models, initiatives, and organisations that are specifically by and for women. Some are collective/community-led such as cohousing. These tend to be less affordable to enter as they rely on resident savings and equity and tend to be geared towards ownership. The more affordable initiatives are usually led by not-for-profit housing organisations who can provide funding and other support and are geared more towards affordable and long-term rental. Therefore, mixed tenure projects that are collaborative would be ideal to get the best of both worlds.

For the purposes of this report, we define the following: Tenure being the way in which the housing and land is owned. Typology describing the building and spacial design. Model means the combination and overlay of the housing's tenure and typology.

As policy and finance are major barriers, the research examines some policies and financial mechanisms, and references others, that can enable culturally appropriate and affordable housing, and identifies alternative models of tenure and finance that exist already that need to be advocated for.

Finally, the report makes recommendations to various role players as to what they can do that would greatly enable better housing solutions for women and their families and proposes four housing projects develop and pilot.

Key recommendations

Reform financial, tax, regulatory, and zoning policies to support collective/community-led housing models and that remove the barriers

- Central and local government



Support and work in partnership with collective housing organisations for more diversified housing developments

- Central and local government and community housing providers

Underwrite and financially support alternative tenure and innovative housing solutions to reduce the risk of investment

- Central Government

Establish a national Community Land Trust to make land available to collective/community-led housing groups

- Central and local government and major landowners



Invest in the development of the toolkits that enable an informed, supported, and collaborative process for collective housing development

- Funders, central and local government

Make available Progressive Home Ownership funds to collective/community-led housing groups and projects to increase access to affordable homeownership

- Central government and community housing providers



Create a Ministry of Housing portfolio for women and ethnic families to ensure their needs and aspirations are represented in all housing related matters

- Central government



Research with ethnic groups around the country on what they consider to be culturally-appropriate housing which will inform housing policy

- Community Housing Providers and government

Create multi-ethnic culturally-diverse housing guidelines for developers and housing providers

- Central government



Establish and fund a national and regional Community Housing Provider that specifically focuses on women and ethnic families

- Civil society, funders, investors

Build the capacity of women to create and participate in their own housing solutions

- Community organisations





INTRODUCTION

Shama Ethnic Women's Trust (Shama) plays an important role in Aotearoa by representing, shaping, and responding to the needs and aspirations of ethnic women to support them to thrive. Shama also plays a role in bringing awareness and capacity to other sectors of society to foster partnership and collaboration towards the same mission.

Many of Shama's clients are negatively impacted by housing and home dynamics that limit their ability to live a fulfilled life. They come to Shama with a need for more adequate, affordable, available, and appropriate housing options.

This research focuses on ethnic women because Shama's mission is to support ethnic women and their families in culturally appropriate, responsive and creative ways. Its primary aim is to explore how housing

”
Exploring
housing
solutions



solutions fit into the overall wellbeing outcomes sought for Shama's clients and the broader ethnic community sector that Shama aims to support.

Most of the research focuses on solutions that could apply to ethnic women in the Waikato primarily because that is where Shama's headquarters and where the funder, Wel Energy Trust are located. It is the intention that this research and associated recommendations are applicable or relevant to ethnic women across the country, as well as understanding regional differences and removing barriers to achieve desired housing outcomes.

The Shama values that align with supporting housing for ethnic women are:



Inclusive

Housing that is inclusive of and responsive to the ethnic, migrant, and refugee communities and of ethnic worldviews and cultural norms, values, and aspirations.



Empowerment

Housing policies and organisational structures that give women the tools and processes to create or be a part of their own housing solutions.



Women Centred

Housing that is inclusive of and responsive to women's diverse realities, challenges, and aspirations.



Aotearoa Centered

Housing that honours the principles of Te Tiriti o Waitangi and that works in partnership with tangata whenua for mutually beneficial housing outcomes.



Sustainability

Housing solutions that have retained affordability, security of tenure, that can be replicated around the country, that are intergenerational, and platforms that are collaborative and evolving.

A young woman with voluminous, curly hair is smiling broadly, showing her teeth. She is wearing a dark, sleeveless top. In her right hand, she holds a set of keys with a prominent star-shaped fob. The background is a brick wall with a dark doorway visible to the right. The entire image has a blue color cast.

When we speak about better housing outcomes, we are looking at the criteria from a “rights” perspective rather than an “investment” perspective. A rights-based approach to housing considers housing as a fundamental human right, rather than an investment asset.

As outlined in the United Nations (UN) report entitled How To Make Women’s Right to Housing Effective (2000), these rights include: security of tenure, habitability, availability of services, infrastructure and public equipment, cultural adequacy, accessibility, non-discrimination, prioritisation of vulnerable groups, and affordable cost.

RESEARCH METHODOLOGY



Introduction to methodology

The research focuses on enabling housing for ethnic women in Waikato-Aotearoa. The term housing is defined as both renting and homeownership, and particularly long-term housing options in the middle of the continuum where women would be able to contribute to better housing for themselves.

The research consists of three main data collection sectors:



**The housing
ecosystem of New
Zealand**



**International housing
ecosystem**



**Ethnic women
in the Waikato**

The researcher looked at the complexity of housing challenges systemically, nation-wide and regionally, and the many interconnected factors that create housing hardship, including through the lens of gender and ethnicity. This was done by reading reports, news articles, and websites and speaking with housing role players in Aotearoa.

The researcher then looked at housing policies, interventions and projects that are being done internationally and in Aotearoa that enable women to attain better quality, more affordable and culturally-appropriate rental or homeownership. This was done through internet research of housing organisation and project websites, reports, and by direct communication with housing project leaders and other housing role players.

The researcher then explored the housing challenges that affect ethnic women in the Waikato. This was done by holding two Zoom workshops with ethnic women, collecting data verbally through the interactions and with an online participatory software, and also a written survey with qualitative and quantitative questions. In-person workshops would have been preferred but Covid restrictions were in place at that time.

The researcher narrowed the criteria for participation to include only women who were either earning money or who had a partner earning money, and already in a rental arrangement and therefore not in social or emergency housing. Emergency or temporary shelter or refuge was not considered “housing” for the purpose of this research.



Workshops with ethnic women

To attract research participation from ethnic women who met the criteria for this research, the researchers made a wide-scale appeal via a flyer (see appendix 1) and email to all the ethnic community organisations in Hamilton, leaders of the ethnic groups (as listed in the Settler's Guide for Hamilton), as well as via the Shama newsletter, other newsletters sent out by the ethnic sector organisation, and a promoted Facebook invitation.

Twenty-eight women responded to the call and filled in the research Expression of Interest. Out of these, there were 16 who participated in the workshops offered in early March, held on Zoom at two times to accommodate the participants schedules, while four women watched the recorded workshops afterwards.

The purpose of the workshop was to collect information from ethnic women in the Waikato about their needs, challenges, and aspirations regarding housing.

The workshops asked women to share the cultural contexts of the housing in which they grew up, and what they value now and aspire to in housing for themselves. This part was done using an online software called Miro where women could grab coloured “sticky notes” to write their responses and add it to the board of topics.

The workshop was also a chance to present to women about alternative tenure housing models. The reasoning for providing this presentation on alternative models is that many of are not very well known in Aotearoa and yet could provide the solutions that enable women to have better housing options. Giving the research participants a chance to learn and ask questions about these models, allowed the researcher to understand if any or which of

these models would be suitable to these ethnic women and why.

All the alternative housing models allow renters and future homeowners to have varying degrees of agency, financing options, and opportunity to better housing choices, whereas social housing is only available for people on the social housing register and conventional market housing is only available for people who earn enough to qualify for a mortgage.

The timing of the research may have had a bearing on low numbers. The outbreak of Covid, cost of living pressures on households, a fairly short timeframe to carry out the research, meant that securing participants required a lot of effort.

With Covid restrictions on gatherings and vaccine mandate requirements, in-person workshops had to be cancelled and moved onto Zoom. However, the researchers are confident that the participants represented ethnic women in the Waikato as the participants were a range of ethnicities, incomes, ages, and family types. See appendix 2 for the responses and input of the women participants on all the topics covered in the workshop and the survey. These responses could help form the beginning of our understanding of culturally-appropriate and women-centric housing.



Survey of ethnic women

The survey, done via Google forms, sought to build on the questions asked during the workshop about housing needs, aspirations and challenges. The questions were related to the workshop content but in a way that allowed for some quantifying of their input.

It also asked women about their interest in the community-led housing/collective housing models that they were introduced to during the workshop.

Seventeen women, all who participated in the workshops, completed the survey. The survey questions and findings are discussed in the next chapter.

International survey

An email survey was sent to international housing providers (See Appendix) in order to discover how obstacles were overcome in overseas settings and whether or not these discoveries could be applied to the Waikato context. We also asked what beneficial elements enabled the housing projects to succeed, how they met the needs of residents, women, and ethnic people.

To find housing organisations and projects to contact, the researcher started with organisations and projects that she was already familiar with and followed up with a Google search. Some organisations referred her to other organisations to contact.



Domestic interviews within the housing sector

Zoom, phone or email interviews correspondence were carried out with organisations in the New Zealand housing sector.

We contacted a variety of role players in housing, mostly from Community Housing Providers, as these people understand very well the housing ecosystem. They were able to give us insights into the regulatory and financial enablers and barriers to improving housing outcomes and many are offering some form of alternative housing tenure.

COMMUNITY RESEARCH FINDINGS

Ethnic women in the Waikato

The majority the women who responded were those that were familiar with Shama or were an acquaintance of someone who is and heard about the research through the Shama communication channels.

Location

- 85% of the women are living in Hamilton
- 15% in Auckland

Ages

- All under 50 years old
- 35% 40-50 years old,
- 35% 30-40 years old,
- 30% under 30 years old.

Ethnicities

- Middle Eastern
- Iranian
- Mexican
- Chinese
- Vietnamese
- Egyptian
- Iraqi
- Chilean
- Indo-Fijian

Income

- 82% of the women and their families (household) earn below \$80,000/ year
- just over half earning \$60,000 or less.

Family status

- 70% are living with children under 18 years,
- 30% living with children over 18 years,
- 30% living with extended family,
- 35% living with their partner/spouse,
- 11% living with other unrelated people.

Relationship status

- 60% married or in a long-term partnership,
- 40% single

Income earning status

- 30% are the main breadwinners,
- 30% contribute partially to income,
- 30% don't contribute to income,
- 24% receive a government subsidy

What ethnic women value in housing

Although housing typologies between ethnicities varied widely, ranging from apartment buildings to more culturally traditional architecture (according to the culture of the country in which they grew up), the recurring responses were that there was a connection between neighbours where they tended to know each other and help each other out.

The workshops discussions revealed, some key features that ethnic women wanted in a house and neighbourhood which make it a great place to live.

The top six responses from the women participants

in order of importance:

- Houses being warm and dry (many complained their current houses are not)
- Having a food garden
- Being able to personalise the home (in rentals)
- Access to public transport nearby
- Affordable (not paying more than 30% of household income)
- Security of tenure

Other elements that are important to the women were:

- Being active in decision-making
- Sustainability in the design
- Access to nature
- Access to public amenities

In the workshop, the research participants were given short presentations on the different forms of community-led and collective housing alternatives to gauge initial interest in exploring these alternative models for this research. There was considerable interest expressed with 77% of the respondents stating they were somewhat to very interested in exploring alternatives.

Challenges ethnic women participants face in housing

The waiting list for assisted (social) housing is very long—there is a shortfall of 7500 houses short in the Waikato alone. The market rate of housing in Aotearoa is now 10-12x higher than the median yearly income, whereas the UN defines affordable housing at only 3x the median yearly income (Waikato Housing Initiative, 2022). This means that either getting assisted housing or getting a foot into property ownership is a very long wait or financially out of reach for most ethnic families. With the cost of rent for most women in this survey being 40-70% of their income, this leaves many women trapped in rent poverty.

The women who participated in this research shared the challenges that they face with their current housing situation. These findings informed the report's recommendations with regards to addressing the housing needs of ethnic women in the Waikato but could be extrapolated to include all ethnic women in Aotearoa.

The top six challenges they identified were:

- high cost of renting a home
- lack of secure tenure,
- low sense of community-connection with neighbours,
- houses were not family-friendly in size
- unable to accommodate children's needs in terms of safe place to play
- lack of garden space



Ethnic women's interest in alternative tenure and collective housing models

With family and intergenerational wealth influenced greatly by home ownership, or secure and affordable rental, it is very important that ethnic women know of the alternative housing models that they could choose from. Women need knowledge and strategies to participate in their own housing solutions instead of being trapped in unstable and expensive rentals, never able to save enough to buy a home on their own.

Many of the challenges faced by the women are due to the shortfalls with mainstream housing: Renting where there is little autonomy and security or the unaffordable cost of buying a home on the market.

Collective Housing / Community-led Housing is a potential solution to addressing the challenges identified by these women. These models offer greater degrees of affordability and sense of community which many of the women said were important values. The women were introduced to a brief overview of the various collective housing models and then asked how they felt about them and how the models might meet their needs and aspirations. The next section outlines this approach in detail.

These housing models often have built-in affordability through limited market resale price and removing the entity from the market drivers of cost. This means that there is generally limited equity or no profit incentive to take part in these options. However, most women considered this

a fair tradeoff for more affordable and end-user suited housing.

The main things that the women said they liked about the community-led and alternative tenure housing models were:

- Affordable
- Home to live in not as an investment
- Opportunity to co-design and co-manage living space
- Community, communal spaces, support
- Shared garden
- Sharing resources
- Sustainable

The main issues the women foresee with these collective housing models:

- Lack of investor interest
- Convincing family members
- Sharing kitchen and resources
- Potential for cultural clashes over shared spaces
- Would need childcare and cleaning facilities
- Lack of privacy
- Bound by community decisions and the extra time it may take to reach these
- Commitment to tasks in the community
- Takes time and commitment to get these models off the ground
- Dispute resolution
- Clashes between generations – noisy children and older people wanting quiet for example.



Interest in participating in further research and opportunities to housing solutions

59% of the respondents answered “yes” or “maybe” to taking part in further research and a housing pilot project. The workshop only gave an overview of these models and so there could have been some hesitancy based on a lack of knowledge and sufficient case studies which shows these models’ success in other countries.

There could also have been some hesitancy if they considered how much commitment or how difficult this would be without government funding, knowledge or skills in property development, or outside support.

For the ones that did answer yes or maybe to being part of a pilot project, 63% said they could give 1-2 hours a week to this, 25% said they could give 3-4 hours, and 12% said 9-10 hours.

Skills and knowledge women said they could contribute to a potential pilot project

- Public relations, communications
- Community psychology
- Sharing it with their community within their role as a community leader
- Growing movement of normal people taking action and managing housing projects that build the decent and affordable homes that the country so desperately needs.
- Accounting

Overall there is sufficient interest in the alternative tenure and collective housing models from this group of 18 women to justify making these options more achievable for ethnic women and developing avenues of support for those who want to pursue alternative housing tenure and housing typology to rent securely, buy a home, or buy into a housing cooperative.



DEFINING & UNDERSTANDING THE HOUSING PROBLEMS

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Decades of well meaning, but ineffective, approaches by successive governments have left us with a housing crisis described by the UN as ‘a threat to human rights’¹⁵. Within the OECD, New Zealand has the most unaffordable housing of the lowest quality, causing chronic health and environmental impacts.⁶



Housing challenges that affect Aotearoa country-wide



Over the past decade there have been an abundance of documentaries, television shows, news articles, and research reports that have been published cataloguing and showcasing the chronic and insidious effects of the housing problems in New Zealand. These resources clearly outline the issues spanning from public health and wellbeing to detrimental social structures and economic outcomes and they also offer recommendations for how to improve these issues.

The community housing sector and other housing professionals have been advocating for these needed changes in housing policies and working at ground level serving people with housing stress. Yet, the government interventions and strategies have proven largely ineffective to curb these problems.

Meanwhile, for the approximately half of the population who does not own their own home, solutions offered or supported by the government are very slow to take effect and the gap widens between those that can create intergenerational wealth and have housing stability and those that struggle on a daily basis to pay unaffordable rents, suffer from house-related illnesses, live in overcrowding conditions, and suffer in housing insecurity.

The below list is a brief summary of challenges compiled from various referenced reports.

Summary of Housing Problems

PROBLEMS	DETAIL
Housing and land for housing is treated as an investment & commodity rather than a basic human right.	<p>Houses are treated as investment assets rather than a home that people create to suit their living aspirations and an integrated lifestyle.</p> <p>Profit in housing development and rental takes precedence over wellbeing, and undermines the values and standards that many people want to see in their housing— e.g. more sustainable building materials, better quality housing design, etc.</p> <p>Not defining housing as a human right and treating it as such within legislation, funding, and resources.</p>
Quality of housing leads to sickness and medical costs	<p>From a study published in 2021, the researchers indicate that damp or mouldy housing conditions are associated with the most hospitalisations, with close to 6300 hospitalisations annually resulting in approximately 37,000 nights in hospital and \$36 million in direct costs to the health care system. They estimate that direct public sector costs attributable to these unsafe and substandard housing conditions are approximately \$141 million but could range from \$127 to \$160 million. In addition, they estimate 230 deaths are attributable to these housing conditions, of which more than half are attributable to damp/mouldy homes (Riggs et al., 2021)</p> <p>In the 2018 Census, 34 per cent of people reported that their homes were sometimes or always damp and 36 per cent reported their homes were mouldy (Stats NZ, 2018)</p>
Insufficient supply of rental and affordable houses	<p>NZ has the lowest number of houses for sale in 14 years, according to the July 2021 market report from realestate.co.nz</p> <p>The private rental housing market appears to be under considerable supply side pressure on account of high house construction costs, high house prices and low yield (A stocktake of New Zealand's housing, Feb 2018)</p>
Extremely high costs of home rental and purchase	<p>By defining housing affordability as a percentage of the ever increasing market rates, rather than as a percentage of a family's income, housing defined as affordable in NZ sits well above the UN affordability definition of 30% of household income.</p> <p>Median house prices are about 10 times the median annual income while many international definitions consider an affordable house to cost no more than 3 times median income.</p> <p>Insufficient govt support for low-income families, e.g. underwriting of mortgages, and shared-equity opportunities.</p> <p>Increasing costs of building materials and materials shortages.</p> <p>The average asking price for a home in New Zealand is now more than \$1 million, data from realestate.co.nz shows. The figures are based on listings on the property website and show the national average asking price has more than doubled in the last 10 years (Stuff, 1 February 2022)</p> <p>The Waikato average was \$908,000 in January 2022, higher than the national average (Stuff, 2 February 2022)</p>
Expensive and restrictive consenting processes	<p>Developers avoid innovative housing models, developing to minimum standards, for ease of gaining quick consent.</p> <p>Innovative housing models struggle to get finance from banks because banks are risk averse to housing development that differs from the norm.</p> <p>Often prohibitive for homeowners with land that would like to build a second dwelling to accommodate extended family, etc.</p>

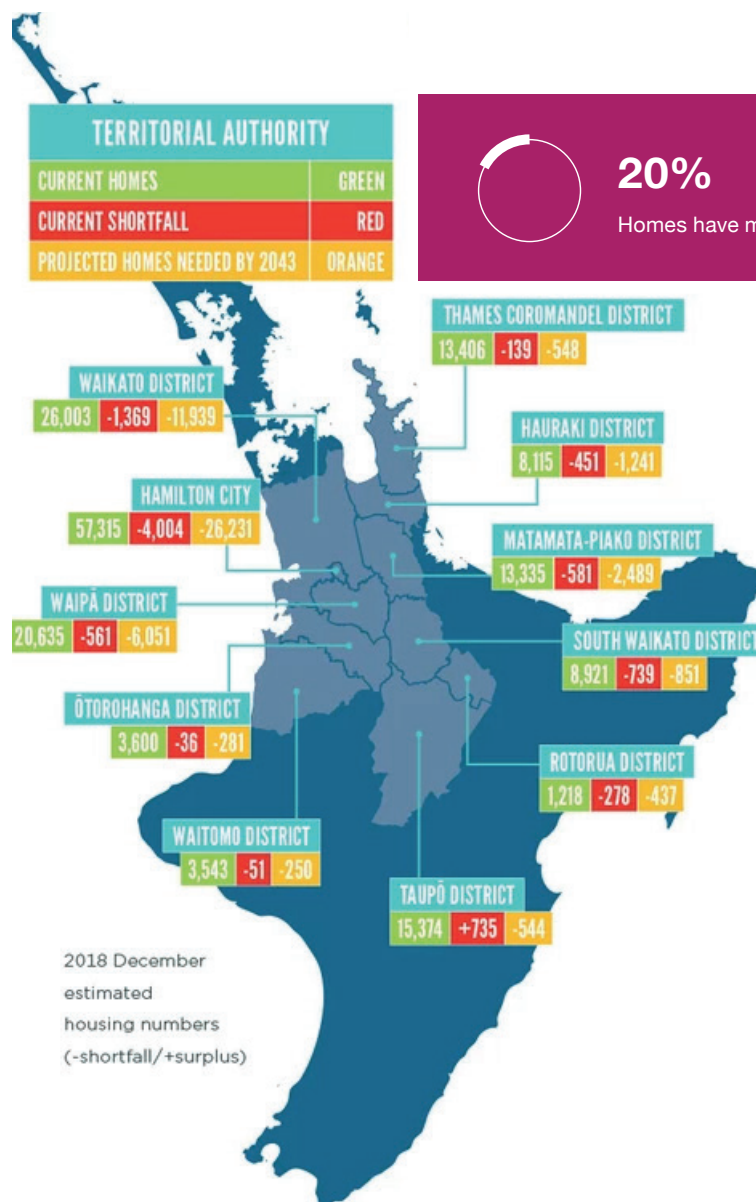
PROBLEMS	DETAIL
Government homeowner benefits don't trickle down to renters	<p>Covid response mortgage interest rate cuts did not trickle down to renters who paid the same amount despite suffering with job loss/income.</p> <p>As the private rental market is under-regulated, some benefits may actually have contributed to pushing up rental prices, offering home-owners an opportunity to maximize profits instead of making housing affordable for their tenants (Farha, 2020)</p>
Inadequate tenancy laws	<p>Inadequate secure rental and tenancy laws that have for too long benefitted only homeowners, including:</p> <ul style="list-style-type: none"> • No cap on rental increases. • No incentives encouraging long-term rentals. • Few checks and balances on the quality of rental units.
Hampering and insufficient tax laws	<p>Lack of incentives to discourage land-banking and rising cost of land near urban areas.</p> <p>Lack of fit-for-purpose legal, financial and tax structures, e.g. for self-organising community-led housing groups that are required to form a development company for their own not-for-profit housing development. Tax laws treat them as a profit-driven developer and charge GST upon completion before the transfer of individual family titles, adding unnecessary costs to families building homes – not as a business.</p> <p>Because there is no capital gains tax in the country, and because income earned from properties is taxed at a lower rate than income earned from other assets, property owners have reaped 'large, tax-free, windfall gains' creating inequality (Farha, 2020)</p>
Limited Legislative and Financial pathways	<p>Cooperative, Community-Led, and Collective housing are typically unrecognized by legislation.</p> <p>Banks are risk averse to supporting Community-Led/Collective Housing</p>
Lack of land availability & land banking	<p>Land is treated as a commodity rather than as a living system with natural processes (ecosystem services) that can be brought into a relationship with humans in a harmonious way — rather than mechanising and outsourcing</p> <p>There is a lot of land that is close to urban areas owned by developers or private individuals who are "Land banking" land which is held as an investment, only to be released when the land prices in the area have risen and they can sell for a large, untaxed windfall.</p>
No existing support for the Community-Led/Collective Housing (CLH) Sector	<p>The government has not recognised Collective Housing / Community-Led Housing as a sector until very recently in the GPS-HUD report published in October 2021, so policies and funding are geared towards profit-driven housing development rather than non-profit community led or community focused development.</p> <p>There are currently no government funds allocated to Community-led Housing projects, programmes, or departments</p> <p>e.g. In England, the government provides capacity building resources for Community-Led Housing in the form of consultants, feasibility study, starter grants, etc.</p>

Waikato-specific housing challenges

The Waikato Housing Initiative (WHI) was formed in 2018 to address the regional housing crisis using a multi-pronged approach that acknowledged the complexity of the problems and the wide range of players needed to solve these interconnected issues. The vision of the initiative is that:

Every person and every family in the Waikato region is well-housed living in sustainable, flourishing and connected communities.

Where is the housing shortfall



A stocktake undertaken in 2018 by the Waikato Housing Initiative, demonstrated the housing challenges for the region.



25%

homes are damp

It revealed the Waikato region is currently 7,500 houses short and will require 75,000 more homes built by 2043 to meet the needs of our changing communities.

Even when houses do become available, only 15% of Waikato families can afford to buy in. That's not good enough, especially when 25% of existing homes are damp and 20% have mould (Waikato Housing Initiative, 2018).

The good news is that the WHI has in the pipeline a number of work streams that have the potential to greatly improve these statistics and create better

housing outcomes throughout. These work streams are: Affordable Housing, Quality Homes, Policy and Planning, a Toolkit, and Finance Framework.

The WHI have developed and are piloting a scorecard intended to assess housing projects to prioritise assistance. A housing project, initiated by a CHP or by a community-led housing group, can use the scorecard as a way of engaging the support of the WHI in the above work streams and particularly finance. The scorecard is available through the contact person on the WHI website.

Additional statistics

taken from the WHI website, reported on June 2021

- \$3.6 million spent by the government on weekly accommodation supplements
- 3,492 avoidable hospitalisations due to respiratory problems from home
- 6,350 crowded households
- 16,989 people living in deprived areas
- 4,188 mouldy homes
- 16,125 people living in mouldy homes
- \$860,000 median house sale price
- \$500/week median rent
- \$92,900 median family income

+ \$16 Million

spent by the government: on emergency housing grants over 3 years

Housing specific challenges faced by women and ethnic women

“The dynamics of gender inequality may, therefore, be verified in all dimensions of human life. With regard to housing, it is no different. For women, the non-realisation of this right or its violation has specific consequences, not seen in the same way in the case of men. If we truly want to promote equality between men and women, these differences of experience must be taken into consideration. Traditionally, however, such understanding is not taken into consideration by governments when establishing laws, elaborating public policies or executing projects.” (United Nations, 2000 p. 4)

In addition to the systemic issues of housing in NZ that are not limited by gender or ethnicity, ethnic women face additional challenges that put them at a greater disadvantage. Some of these are pronounced when the woman is the sole provider for the family.

The challenges compiled come from international and national research on housing as it applies to women’s realities and needs as well as data collected from research with ethnic women in the Waikato. The first half of the table are the symptoms—what women and ethnic women experience as hardships.

The second half of the table identifies the causes that result in these hardships, which are mainly: the lack of data to drive effort to focus on housing for ethnic women, specifically homeownership and secure rental, and lack of proactive interventions aimed specifically for women and ethnic women’s housing needs.

SYMPTOMS	DETAILS
Financial hardship	<p>Many women are at greater risk of being “house poor” meaning that rent will consume a large portion of their wages, leaving little else for all the other family needs. This type of poverty then has knock on effects that lead to lack and hardship in other areas of life: food insecurity / insufficient nutritious foods, not enough time to spend on rest, with family, or leisure, less money for pro-active medical treatment, etc.</p> <p>Women have a harder time securing finance for home ownership—this could be due to discrimination or insufficient earning power.</p> <p>Women and ethnic women on average earn less per hour in paid work and do a lot of unpaid work for the family and therefore have less savings.</p> <p>The financial status quo for “market rate” house buying favours married couples above a certain earning threshold and there are limitations for other arrangements, such as two solo parents, or a group of friends, to own a house together.</p>
Compromised safety and wellbeing	<p>Women sometimes stay in abusive or destructive relationships for a number of reasons related to housing: security of tenure, affordability to live on one’s own, lack of confidence to live on their own, or the need to share childcare, often coupled with ignorance of their rights</p>

SYMPTOMS	DETAILS
Social isolation and lack of support	<p>Ethnic families, in their country of origin, often live with extended family support nearby, or in the same home. It is rarely possible in Aotearoa to add more dwellings to make up a family homestead given the constraints of finance, local planning regulations, or the lack of appropriate and available property suited to multi-family living.</p> <p>Ethnic women tend to feel more isolated in the “Western” model of housing which is predominantly private, fully fenced, individual dwellings with fences around and with cars pulling into garages, giving little chance for organic socialising and interactions.</p> <p>Childcare and sharing child raising is time consuming and takes money, energy and is something that is easier in a ‘village’ or collective housing situation where neighbours or extended family have a closer relationship with each other’s children.</p>
Discrimination	<p>Although hard to validate, there is anecdotal evidence reported by organisations working with ethnic communities, that ethnic families are discriminated against when it comes to treatment of tenants and in securing a rental home.</p> <p>Discrimination in the housing market is a significant problem. UN Special Rapporteur on Housing Leilani Farha, in her visit to NZ in 2019, reports that she heard from many Māori, Pacifica Peoples and other racial minorities that tight rental markets allow discrimination to flourish, where landlords will repeatedly choose people of European descent over other racial groups making access to private rental accommodation very difficult. (Farha, 2020)</p>
Overcrowding	<p>Ethnic families often tend towards inter-generational living, and in some instances this is influenced by financial security. Most houses on the market are not built for inter-generational living, and with the cost of housing to buy or rent being so expensive, many ethnic families will share a home that is not fit-for purpose and they experience overcrowding. Stats NZ published a report on overcrowding in housing with the two below graphs showing the rates of overcrowding per ethnicity. This indicates a need for housing that accommodates shared and intergenerational living</p>

CAUSES	DETAILS
Lack of data and focus on housing initiatives and homeownership solutions specifically for women in NZ	<p>The results of an online search for “Women and Housing in New Zealand” mainly pertain to women’s emergency shelters, transitional housing, women and domestic violence, and the horror stories of women in inadequate, costly, and insecure housing situations.</p> <p>A search of the word “women” in the Statistics NZ “Housing in Aotearoa” report of 2020 (Stats NZ, 2020), yielded very little information gathered about women’s needs, experiences, and aspirations for housing. The word “women” is mentioned three times in the 139 page document in terms of neighbourhood safety, Women’s Refuge, and fertility rates.</p> <p>The word “ethnic” is used about 8 times but in most cases includes Māori and Pacifica. The majority of the data associated with ethnic people has to do with family size and poor housing outcomes.</p> <p>When searching the GPS - Housing and Urban Development, the word “women” produced no results. The word “ethnic” produced one result.</p> <p>Unlike in other countries such as Australia, the U.S. and the UK, there is only one small housing organisation in New Zealand, The Women’s Housing Trust in Christchurch, and only one local initiative recently formed in Nelson, Home Share for Her, to help with more affordable and secure rental. There are none that take a particular focus on ethnic families and none that assist women into homeownership, although the Women’s Housing Trust is restructuring to form a Community Land Trust – which could turn into a home ownership model.</p> <p>The only other housing support organisations specifically for women in New Zealand are the Women’s Refuge which provide emergency and temporary shelter usually linked to cases of domestic violence, substance abuse, or mental illness.</p>

CAUSES	DETAILS
Lack of recognition of women's right to housing	<p>According to the UN report entitled How To Make Women's Right to Housing Effective (2000), the seven aspects of housing that are lacking for women globally and that need to be addressed in any country are:</p> <ul style="list-style-type: none"> • Security of tenure • Habitability • Availability of services, infrastructure, and public equipment • Cultural adequacy • Accessibility, non-discrimination, and prioritisation of vulnerable groups • Affordable cost <p>The New Zealand government have not given any specific recognition or resources to the housing problems and needs of ethnic women or ethnic communities and therefore ethnic women and their families are one of the most vulnerable demographic in terms of housing inequality and risks associated when these seven priorities are not met.</p>
Lack of inclusive understanding and definition of "culturally appropriate housing"	<p>Currently, the term "culturally appropriate housing," as used by entities such as the Government's social housing provider Kāinga Ora, the Department of Housing and Urban Development, and the Hamilton City Council, is used to mean the Māori & Pacific cultures. There is a lack of attention and data in all the government plans and reports that could be found for this research as to what other ethnicities would consider to be "culturally appropriate" housing for their own culture. This is a large opportunity for more data collection</p> <p>The Ministry of Housing and Urban Development acknowledges there is a need to deliver "culturally appropriate housing" in their recently published Government Policy Statement in October 2021, stating that government needs more collaboration and collective housing which would allow for greater cultural diversity in housing outcomes.</p> <p>To be effective, the policy statement needs to translate into an action plan that reflects a more inclusive definition and indicates specific actions to address the cultural needs of cultures from other countries.</p> <p>There is also a tendency in the housing reports and plans, reviewed for in this research, to equate housing vulnerability with ethnicity and culture – perhaps because most of these reports speak to the need for social housing reform including design for cultural appropriateness. Yet there are many ethnic people who are not very vulnerable, who fall within the market or intermediate housing ranges, and still aspire to housing which better suits their cultural preferences.</p>

CAUSES	DETAILS
<p>Lack of housing that is designed in a culturally appropriate and relevant way</p>	<p>Fairness in housing means developing more housing that is appropriate for the realities, needs, and wellbeing of various cultures.</p> <p>Appropriate design can be defined through 'Universal Design' which is defined as "a process that enables and empowers a diverse population by improving human performance, health and wellness, and social participation" (Steinfeld, Maisel, 2012, p. xi). By not providing universally designed homes, housing providers create barriers for their residents and themselves. Universal homes are designed to be flexible to occupant's needs, rather than trying to design specific homes for specific groups of people.</p> <p>Since there are few studies of what culturally-appropriate means to the wide range of ethnicities in NZ, we needed to rely on studies done on the cultural groups of Maori and Pacifica, as some of these cultural preferences will be applicable to other cultures.</p> <p>In New Zealand, we have a mix of indigenous and migrant peoples, all with vastly different cultural ideals. Some of these ideals are unique to New Zealand and therefore need to be further explored to define Universal design within the context of New Zealand.</p> <p>The author of Inclusive Housing (Powrie, 2019) also points out that religion is a factor in considering inclusive and appropriate design. She explores the main ethnicities and their religious affiliations and the typical needs of these religions for certain uses of space and space requirements. These can be seen in detail in her report but some examples include:</p> <ul style="list-style-type: none"> • Islamic dwellings which have strict rules which separate the private, semi-private and public areas of a dwelling. These zones translate into privacy between neighbour's dwellings, privacy between male and female/ privacy between family members (individual privacy) (Othman et. al, 2011) Similarly to Māori culture, bathrooms are to be visually separated from the eating and living area. Open plan living-kitchen-dining is also preferred so the semi-private space can accommodate a fluctuation of guests. This is important during religious festivals such as the end of Ramadan, where family and friends may celebrate together in the home. • Papakāinga – communal-style housing on ancestral land – as an example, is seeing a resurgence in popularity as a way of supporting whānau ora Māori family health. • For many Pacific peoples living in Aotearoa, housing that is culturally relevant and socially functional includes larger houses designed for multiple generations.
<p>Lack of supply of available and upcoming "culturally appropriate housing"</p>	<p>The current housing stock in NZ, both market and social, is developed with a European-centric worldview and design. The market housing design is driven by profit-driven developers who are usually not designing with future-residents needs and culture in mind, nor for affordability or environmental stewardship — they are designing for ease of gaining building consent and to maximise profit.</p> <p>Social housing has also been a one-size fits all design. Government and social housing providers have started recognising the need for culturally-appropriate housing but that has not translated into action.</p>

THE HOUSING CONTINUUM

“Transitioning from building houses to enabling self-determining communities to co-create homes, is a critical step in enabling housing to become a force for positive change. Individuals and communities can develop their own visions for homes, live in them and experience them as catalysts to enhance the mana and well-being of communities everywhere” (Aviva, 2021).



Understanding the continuum of housing models, tenures, and typologies

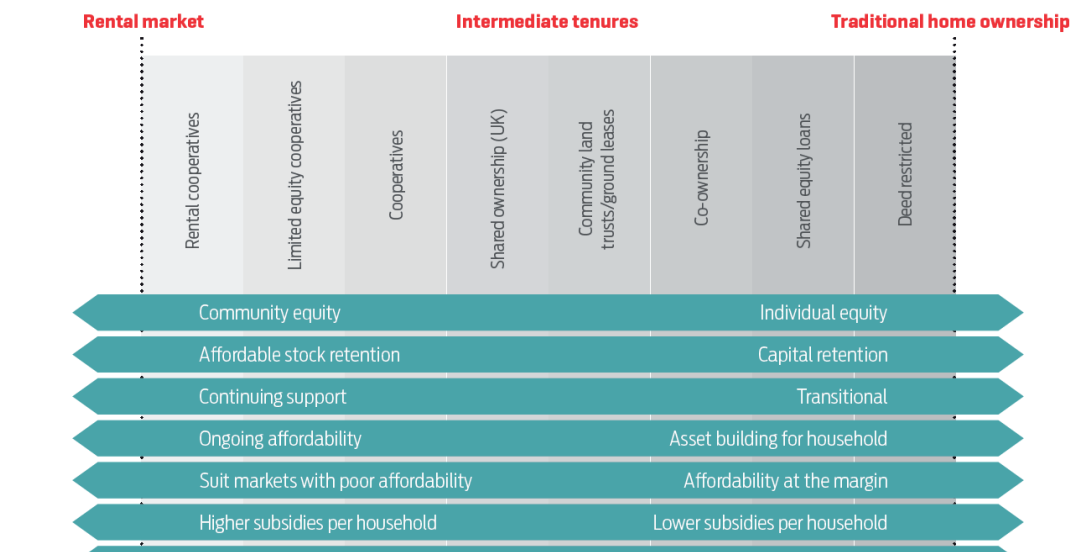
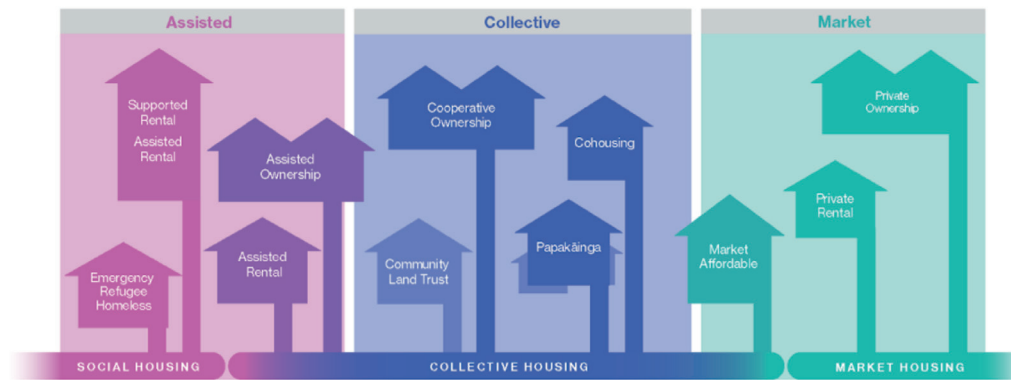


This research looks at the continuum of housing affordability and alternative tenure options – from assisted housing to market housing – that are currently available. The research takes a closer look at collective or community-led housing because this is an approach that is new in Aotearoa, and has much potential to offer culturally-appropriate housing solutions that would enable ethnic women to take a more active role in their housing design and creation.

‘Intermediate Housing’ is another term used to define housing that falls between Assisted and Market Housing.

As can be seen from the diagram below, Assisted Housing is for those who require assistance from the Government or a Community Housing Provider for all or a portion of their housing needs. At the farthest end of Assisted Housing is social housing, in contrast to Market which includes those that use conventional means of getting a bank loan as an individual or family to purchase a house on the market or to rent from a private homeowner/ landlord. The community-led and collective models cross over into these two other sections based on the financial needs and/ or values relating to housing that the individual or family holds.

The intermediate housing market is defined as private sector renter households, having at least one member in paid employment, which are unable to affordably (using no more than 30% of their gross household income to service mortgage expenses) purchase a dwelling at the lower quartile housing market sale price. Currently, there are limited options for this segment of the market, despite the large quantum of people falling into this category.



Community-focused housing encompasses new builds as well as existing buildings. Community-focused housing has proven to be an effective regeneration and anti-gentrification and displacement tool and assists in stabilising the housing market in economic downturns. Importantly, many governments have learned the added value of community-led models as they have proven to achieve much higher levels of social and ecological sustainability and design excellence targets over more traditional, developer-led approaches (The Urban Advisory, n.d.)

At the far left of the housing spectrum is social housing which addresses emergency housing and housing provided by the government's housing department Kāinga Ora. There are no ownership options at this level but rent is heavily subsidised with residents paying just 25% of their income for rent. In the whole country the number awaiting a

social house is over 26,868 (MSD Social Housing Registry report Mar 2022) with a six-month wait for 1% of that list to receive a home.

In terms of community-led housing homeownership, the ownership tenures span the middle of the continuum between social housing and market housing so there are a wide variety of tenure and financing arrangements that could apply. For the tenure types that have affordability as a primary goal, the financing requires partnership with an organisation, the government, or impact investor willing to share the financial risk and responsibility. These different funding and partnership options are briefly described below.

Alternative tenure types for affordable and/or collective homeownership

“Could collaborative living provide an answer to the housing crisis and climate change? Some people think so” (Truu, 2022).

The following explanation of community-focused/ community-led housing is taken from the Urban Advisory website:

Community-focused housing (also referred to as community-led housing) is its own sector within the housing ecosystem – it differs from the approach taken by Community Housing Providers, although both sectors are committed to a ‘not-for-profit’ or ‘limited profit’ model and treat housing as a human right, not a commodity. Government support for both sectors are needed.

Community-focused housing is where people and communities play a leading role in addressing their own housing needs. There is no profit being made by the ‘traditional developer’ in this process. There are a range of models that have varying degrees of resident and community involvement, that have been used internationally to address issues of housing affordability, social disconnectedness and sustainability. They are models, not ‘housing products’, as defined by the set of legal, financial, governance, management, and design parameters that shape them, and include:

- Community Land Trusts (CLT)
- Cooperative housing, and
- Cohousing.

In the UK, US + some other countries, the central and local governments regard community-led housing models as a primary means to fill in the ‘intermediate’ housing market, offering options for

people whose income levels disqualify them for subsidised, affordable housing, but also does not enable them to purchase housing at market prices.

For there to be better solutions for housing for ethnic women, it’s important to look at the space between social and market housing. By doing this we can explore all the various affordability and tenure alternatives that exist or are emerging for housing in Aotearoa. For women and their families to be able to make an informed choice about the financial, legal, and policy implications of various housing models, this research offers an overview of each, with references to where to get more in-depth information. The recommendations section offers what could work for ethnic women, for rental and homeownership, at various points along the continuum from social to market housing.

BRANZ, the Building Research Association of New Zealand published a report BRANZ Research Now: Alternative tenure models #1 in June 2019 that gives an overview of the alternative tenure types and the benefits and the challenges/barriers to these tenure types. There is a second report referenced (Mitchell, 2018), written by BRANZ, that goes into greater depth about each of these tenure types.

The tenure types and housing typologies that can be found overseas, some that already exist in Aotearoa, and other models that are emerging here, are listed in a table in appendix 4. They are ordered from house projects receiving more funding and in-kind resource assistance and

which provide more ongoing affordability, to housing projects receiving less funding assistance and also resulting in less ongoing and future affordability.

Of these, some are tenure types, some are housing typologies, and some are a combination while others can be overlapped.

For instance, there can be a co-housing neighbourhood typology that uses the cooperative housing tenure type for the housing as well as the community land trust tenure type for the land.

How We Live document

This document was released mid 2021 with the purpose to introduce Collective Housing (as a key part of the housing continuum) in order to facilitate discussion about how to support the emergence of housing that enables self-determination for communities and place-based ecosystems. It will soon have a workbook available for community-led housing groups to be able to work through the process of how to develop a collective housing project.

In the the appendix is a chart of the various tenure types, who is the target client or customer, and the advantages and disadvantages of each. The recommendations section then references these tenure types as to what various housing role players can offer and what would be suitable for ethnic women and their families depending on their circumstances and aspirations.

Benefits of alternative tenure types

Below excerpts, taken from the BRANZ report (2019), are the main benefits of using alternative tenure models:

Benefits for individuals

- Housing is more affordable. These schemes lower the cost of the initial purchase price and typically require lower repayment costs from buyers. In some cases, it may be the only chance they have of becoming homeowners.
- Potential owners may get access to property that is higher value, larger or better located than they could otherwise afford.
- Homeowners may face fewer risks around fluctuating interest rates.
- If house prices increase, depending on the type of scheme, homeowners may have the chance to share in the capital gain, increasing their wealth.
- Homeowners may get support or guidance around home maintenance and budgeting.
- Ownership provides occupants with greater security. They feel they have more control over their lives and are more likely to be engaged with their community.
- The stability families gain can mean better health and education results for children.

Benefits for communities

- Housing stability may lead to greater community participation.
- Tenure types that limit the capital gain a homeowner gets when they sell (like as in a Community Land Trust) mean the houses remain affordable for subsequent buyers.
- These schemes can provide accommodation for essential workers (such as nurses or police) and their families.
- Household diversity in areas of urban regeneration can be broadened sustainably by tenure, household incomes, household composition and ethnicity (BRANZ, 2019 p. 1).

Benefits for government

As homeowners become more financially stable and are able to pay affordable mortgages, less accommodation supplement payments by government will be needed, thereby saving tax dollars.

“Some researchers have found that less government money is required to help a household buy a share in their dwelling than to assist a household to affordably rent one over time” (BRANZ, 2019, p. 1).

For instance, data from the WHI Data Lake (Waikato Housing Initiative website, 2022) shows that \$3.6 million was paid out weekly to renters (in the Waikato) as accommodation subsidy, based on their income (Waikato Wellbeing Project, 2021). This essentially goes to the landlord and gives no long-term assistance to the low-income renter. Additionally, if a landlord puts the rent up the accommodation subsidy will rise to meet the shortfall. This is a waste of taxpayer money over the long run and is unsustainable. That money could be re-directed into shared equity programmes or into resourcing the community-led housing sector.

Housing affordability defined & applied

Almost every ethnic woman research participant said housing affordability was one of their biggest challenges with 75% of the group paying 40% or more of their income for housing costs. So tackling affordability is one of the main focus areas to providing better housing for ethnic women. As the BRANZ research reported, there are many individual and community benefits to families being able to afford their housing costs.

There are variations in what is considered affordable housing and that in turn affects the type of housing model and tenure that a family would choose.

Firstly, in NZ according to the Waikato Affordable Housing report (Hill Young Cooper Ltd, 2021) there is no official New Zealand definition of affordability. The Ministry of Business, Innovation and Employment (MBIE) make the following points:

There are three main measures of affordability, each of which can be applied to renting and potential first home buying.

- The percentage of households spending more than 30 percent of their income on housing.
- The percentage of households with below average disposable incomes after housing costs.
- An affordability index.

Of the three, the first measure is the easiest to compute and to translate into planning provisions. Usually, to work as a planning provision, affordability needs to be defined in relation to the percentage of income spent on housing fixed to a particular income level, such as the median household income in a sub area or district. The acceptable percentage of income spent on housing is a judgement call; the percentage can range from 25% to 40% of gross income with 25% being reasonable for low-income families and 40% being still comfortable for higher-earning families.

The main disadvantage of the measure is that it does not take into account whether the residual income after housing costs is sufficient to meet other needs (food, heating, transport, education etc). Median income levels need to be able to be regularly updated (Hill Young Cooper Ltd, 2021, p. 9).

The definition that both the UN and the Waikato Housing Initiative are using when they define affordable housing for the region is: the rent related expenses or mortgage repayments are no more than 30% of a household's income.

To buy, the house cost price should be at no more than 3x the household yearly income (Hill Young Cooper Ltd, 2021).

So, given that the average household median income is \$92,900 in the Waikato District (Waikato Wellbeing Project, 2021), an affordable house should cost about \$279,000. At the time of this report, the average house in the Waikato is \$860,000—that is three times the price or 300% of what an average family can afford. For single women or single mothers, this would be much more of a gap.

Perpetual affordability

When the term housing affordability is used, it refers to the upfront weekly rent or the cost to buy a house in relation to income. When applied to housing policy and homeownership, it refers to the purchase price of the house for the initial purchaser.

The problem with this definition is that it advantages the first homeowner who can take advantage of any subsidy applied to the purchase but that subsidy is lost when the initial homeowners sell that same house on the open market. This gives these families an immense profit because the house price was subsidised at the expense of a charitable organisation or government, meaning that less subsidy is available for other families and it removes an affordable house from the housing stock.

The benefit of a housing project having the mechanisms to protect the affordability of the future purchase price of the property is that it makes it more appealing to funders who see that their funding or investment is going into housing

that can serve multiple families over time rather than just one.

The ethnic women who participated in the workshop and survey were made aware of the affordability opportunities with alternative tenure types but that some of these tenure types came with the limitation on the equity or profit that could be gained upon sale of the house. The majority of the respondents said they would be willing to sacrifice profit and equity in order to have housing stability through homeownership and housing affordability.

Given that house prices have risen exponentially out of reach of most first home buyers in the past few years and the population in the region is continuing to grow, there needs to be a focus on perpetual affordability, where subsequent homeowners can access the same level of

affordability without needing additional subsidies to apply. This can be done by ensuring that subsidised housing is sold back to the housing trust or organisation which will buy it back at a fixed resale price according to the cost of inflation and improvements and then sell it on to another qualifying family.

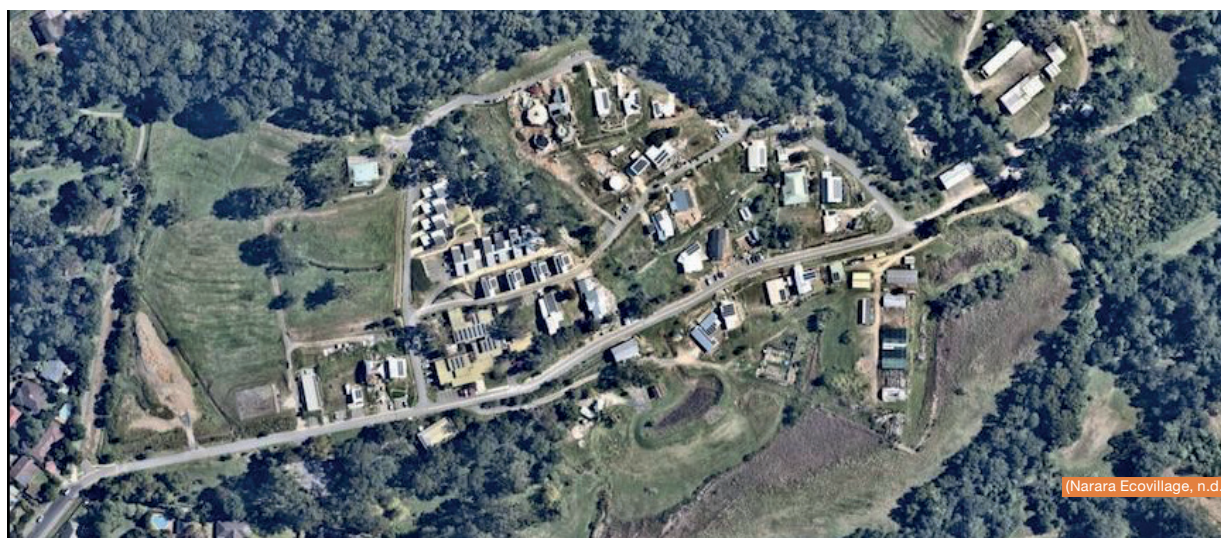
The important thing that families need to be aware of when taking advantage of subsidised housing that is also perpetually affordable, as in the tenure options below, is that they will not get a large profit upon resale of their house and so they need to find other ways of growing their wealth.

Examples of housing organisations in Aotearoa that use this model of perpetually affordable housing include the Queenstown Lakes Community Housing Trust and the Waikato Community Lands Trust.

Visual examples of models (tenure & typologies)

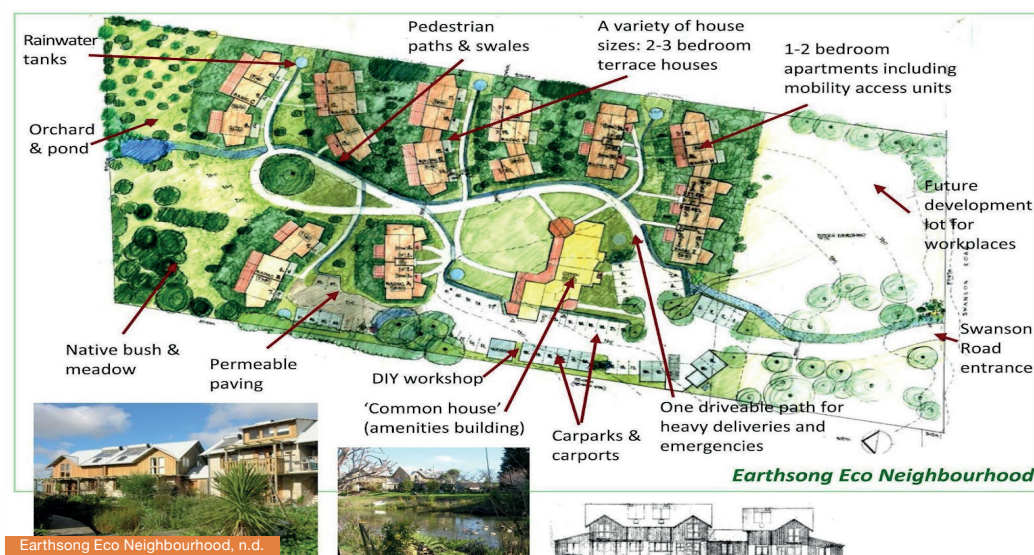
Narara EcoVillage in Australia

This eco-neighbourhood's tenure is by unit title and does not have an affordability focus. Its main values are sustainability and community cohesion. It uses a co-housing typology with the entire property based on ecovillage design principles.



(Narara Ecovillage, n.d.)

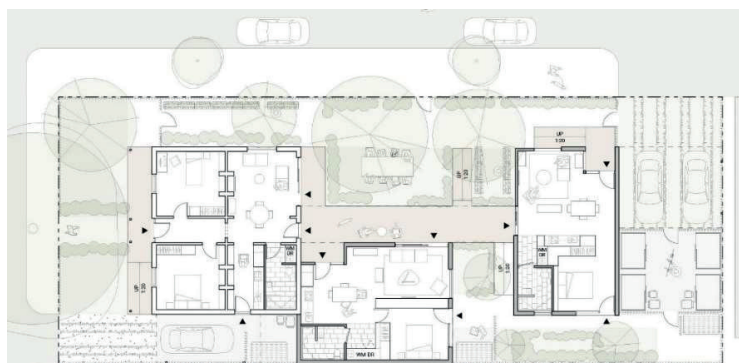
This is Earthsong Eco-Neighbourhood in Ranui, West Auckland. It's a community-led housing development in the form of co-housing. Tenure type is unit title, Robin Allison wrote a book about its development called *CoHousing for Life*.



These two designs come from Built For Good, a housing consulting agency in Australia.

The top figure is of a property that is on one piece of land but has three titles. It's an example of what could be built in higher density areas to create a micro-village where the three households share the common spaces between them.

The second design is a kind of boarding house where a large family or two families could share one house with separate lounges and two bathrooms.



Example of successful international collective, community-led housing

Chapeltown Co Housing in England

This is a co-operative housing project based on the design principles of co-housing where members buy a share in the cooperative to have permission to occupy a dwelling and there is shared land, facilities, and resources. For this research, we interviewed Bill Phelps, one of the project champions, initiators, and future residents. He says they “strive to reflect the cultural and other diversity within the town in the membership” as there are a large number of different ethnicities in the area. There has been a lot of outreach and relationship building to make the housing community welcoming and inclusive of these families.



Because of how the financial and legal policies are supportive of collective and community-led housing in England, Bill said that they have received a substantial amount of technical expertise, project management, and financial assistance from grants to low-interest patient loans for the feasibility study and the development of the community.

INTERNATIONAL ECO-SYSTEM

International collective and community-led housing peak bodies that enable

In the international research, the main enabler that contributes to better housing outcomes at the local level is the support from community-led housing peak bodies. These organisations are usually funded through a mixture of central and local government funding, other funding, and member fees. They provide the following services: :

- **Building capacity of future residents, housing organisation staff, and local leaders through training and workshops on housing topics (Cooperative Housing International, Foundation for Intentional Communities, Global Ecovillage Network)**
- **Hosting networking events (National CLT Network, Grounded Solutions),**
- **Supplying or helping to secure funding and land (Homes England, National CLT Network)**



- **Advocating for policy changes (National CLT Network, Grounded Solutions),**
- **Paying for or referrals to housing professionals to give their expertise to groups and other in-kind resources. (Homes England, Right To Build Task Force)**
- **Search-engine, database of collective housing projects (Co-Habitat, Global Ecovillage Network, Foundation for Intentional Communities)**

There are a number of countries which have non-governmental organisations and/or government departments to assist with enabling, building the capacity of, and financially supporting the community-led and collective housing sector and the groups of people who are working together to create their own collective housing solutions.

Find appendix 5 a brief list of organisations and government programmes that can be replicated in various ways to be able to add capacity to the community-led and collective housing sector of Aotearoa.



community-led
housing

International women's housing providers and community-led models

The research found a number of housing organisations dedicated to supporting women who either have higher needs for housing financial assistance or who wish to live in the same community. [The data in Australia is showing that older single women in Australia are more at risk of homelessness so there are a few women's housing organisations targeting this 55+ demographic. In New Zealand, there is not enough data showing which age demographic of women are most vulnerable.]

The research found a diversity of housing-related services, rental + homeownership programmes for women that are successful. Below are some the services the associated organisations.

- **Networking and research (Housing Older Women)**
- **Affordable rental (Women's Housing Company, Women's Property Initiatives)**
- **Secure, long-term rental (Older Women's Housing Project, Women's Housing Limited)**
- **Transitional housing (Women's Housing Company)**
- **Home-sharing/matchmaking programme for co-living (Better Together Housing, Nayara)**
- **Wrap-around services (Women's Housing Limited)**
- **Rent-to-buy and ownership opportunity (New Ground Co-Housing, Women's Community Revitalisation Project)**

In appendix 6, we have provided details about each of these organisations on the type of service or housing they provide, the kind of housing or organizational entity they are, and which target group they serve. There are strategies from each of these organisations that could inform the direction that housing for women and ethnic women can take in Aotearoa.

The community-led housing projects focusing on women, such as New Ground CoHousing by the Older Women's Co-Housing–OWCH in the UK, tended to stress affordability and seek collaboration with other entities or creative ways to create equity to allow for women of different income levels to be included.



Insights into the enabling factors for the international alternative housing models

The U.S. and UK particularly have active community-led housing sectors that are supported by local and central government funding and specific programmes set up to resource groups that want to do their own housing.

A key reason that these housing options were able to provide more affordable housing was the involvement of central or local government. This involvement took several forms. In some instances loans from central government and/or the land was provided (often as a 99 year lease) by the local council enabling the housing entity to charge rent only to cover the costs of the loan for construction.

Various mechanisms were used to ensure these housing options remained affordable. For instance, cooperative rent frequently remained the same despite market rent increases. Additionally, to avoid speculation, it is a condition that residents who owned their dwelling or a share of it are prohibited to sell their home on the open market, instead any exiting resident can receive back their initial investment plus improvements. Alternatively to keep the price of entry into these homes low, there is a conditional cap on profit - such as 15%.

These housing organisations were also increasingly more likely to reduce ongoing costs by ensuring that the design of the dwellings were energy efficient or they had solar panels and worked to be as sustainable and independent from the energy market as possible. By incorporating sustainability into cooperatives they were at times able to secure loans/grants for energy efficient renovations from government or loans and grants from non-profits focused on climate change activism.

Many housing entities were selective about the district in which they sought to build their

dwellings. Given in most cases local or central government support was key to the entity's success, it was essential to forge links with local politicians and get their buy-in - especially given cohousing and collective housing sits outside the traditional view of housing. Therefore some projects selected areas where local councils were likely to be more supportive of housing innovation and/or sustainability.

Some collectives were able to get local and central government support by helping the government to meet their carbon requirements and giving the government a project to promote as a success in this area.

Additionally, local or central government attached a requirement to any loans they provided that ensured that the housing entity committed to the provision of a proportion of low cost housing and some areas for public use. The provision of housing for mid to low income tenants by rental associations and cooperatives reduced the financial burden of the government or council involved.

Key enabling factors

- Involvement of central and/or local government
 - Loans & grants
 - Land—at cost or 99 year lease
 - Expertise
 - Shared risk for new projects
- CHP support and services
- Public private partnerships
- Advocacy by NGOs and CHPs
- Cap on resale of homes or % profit that could be gained
- Energy-efficient and climate-resilient designs
- Building in areas where government was more supportive
 - Housing having a mission that meets government targets

The key challenges faced by innovative and collective housing projects are financial and regulatory barriers. There was frequently a lack of legislation to support these housing models. In order to overcome this, many housing entities applied for public subsidies for running costs where it was available and relied on any proportion of social rental flats being financed as a charitable housing association. Where they struggled to get finance - which was common - collectives in particular sought multiple sources of finance such as from individual investors, social enterprise finance, superannuation groups, micro credits, grants and ethical banks. It was typically found that banks were only prepared to provide loans for innovative housing models that were robustly tested. Therefore, innovative housing ideas were more likely to go ahead in areas where (often supported by government or council) already there was a completed successful pilot project.

Quantifying and measuring impact

The below example, from the Women's Property Initiative, shows how a project can measure and quantify its impact, proving that an investment in housing for women can not only save the government and funders money over the long-run but also provide financial, health, and social benefits for women.

Statistics from the Women's Property Initiative website demonstrating the benefits and savings in dollars of providing housing for women:

- **The outcomes were valued at \$15,502,647 with input costs of \$1,399,870 for the 12 month period between 2014-2015.**
- **A social return on investment evaluation found that for every \$1 invested in WPI, \$11.07 of social value is created.**
- **Tenants experience 63% (\$9.83M) of the total social value. Most of the value is created from improved emotional wellbeing, improved personal safety and increased independence and positive lifestyle choices.**
- **Children experience 18% (\$2.72M) of the total social value. Most of the value is created through improvements in personal wellbeing, relationships and family life.**
- **The Victorian Government experiences 12% (\$1.79M) of the social value through avoided justice, public housing and health costs (Women's Property Initiatives, n.d.)**

NEW ZEALAND HOUSING ECO-SYSTEM

**Good housing
can contribute to
better health and
wellbeing outcomes
for our vulnerable
ethnic populations**

(Fungai Mhlanga, 2022)



We have outlined the many challenges with the New Zealand housing system earlier in the report. In this section we look at who are the role players and what are they doing in terms of services, delivery, advocacy, and funding within the housing ecosystem.

It needs to be noted that although these role players are offering many of the services of the international role players, the reason that Aotearoa has not had the same level of effectiveness and success, and why our housing crisis is still out of control, is that the efforts are:

- Disjointed action—the role players are acting in silos rather than collaborating
- The efforts target short-term outcomes rather than holistic long-term outcomes
- There is a lack of data for certain demographics
- There too little capacity within the organisations providing these housing services to be effective or make wide-spread effect
- There are not enough pilot projects showing what's possible

In appendix 7 there is a table of the role players the services they provide and their target groups. Below is a brief summary. Abbreviations expanded in the table.

- Progressive homeownership (Kainga Ora and HUD)
- Advocacy and resources (CHA, WHI, THIS, SCoopHNZ, Common Ground, Urban Advisory)
- Capacity building (Common Ground, CHA)
- Networking (WHI, THIS, SCoopHNZ, Common Ground, CHA)
- Land acquisition and accessibility (WCLT)
- Development consulting (Forever Affordable Homes, Small Time Developments, CLOser Development)
- Match-making (Small Time Developments, Home Share for Her)
- Financial support for alternative models (Community Finance, YouOwn, Westpac, Kiwibank, Mortgage Mates)

Enabling financial models and factors in Aotearoa

‘Priming the Pump: Access to Capital and Capacity to Housing New Zealanders’

In a report entitled ‘Priming the Pump: Access to Capital and Capacity to House New Zealanders’, Jeff Mosely (2018) highlighted the challenges and opportunities within the finance capital sector to impede or accelerate affordable housing. This report speaks to government and housing stakeholders who aspire to tackle the housing crisis. Below are some excerpts from his report.

“Government cannot effectively address this crisis on its own. While banks, foundations, iwi and faith-based organisations do invest in affordable housing projects, a more strategic, collaborative approach is required. Discussions with government and Crown officials, lenders, investors, foundation officials, iwi and Māori housing service providers, community providers, and housing industry experts, reveal a clear picture: many understand the extent of the housing crisis and see the need for collective action. A resounding question is:

“How can government help, and be there over the long term?”

Increasing housing supply particularly for households with low incomes involves addressing several factors or challenges:

- Accessing financial capital,
- Sustainable funding and investment,
- Land,
- Skilled labour, and
- Materials

all critical in mapping a long-term housing pipeline that meets housing needs and goals.

This report focuses not only on the settings necessary to attract private capital and types of financing models that might have traction in Aotearoa NZ, but also on the environment in which funding collaboratives or partnerships or alliances might succeed. Because Community Housing Providers, including organisations serving Māori and Pasifika communities, play a critical role in housing delivery alongside the government and Housing New Zealand Corporation (HNZC), the report also examines their capacity-building needs to ensure their development capabilities over the long term.

Recognising the need for greater financial participation in the housing sector by sources in addition to government, the author met with representatives from banks, investors, foundations and iwi. When asked what would encourage them to consider playing a larger role, these individuals stressed several common factors:

- The rate of return on investment,
- Financial product design,
- Program or project scale,
- Risk sharing,
- Team qualifications and performance.
- Almost all said that government's long-term participation would be a condition to their participation.

This report presents summaries of several housing financing models for consideration in Aotearoa NZ:

- loan or bond aggregators,
- infrastructure,
- consortium and social impact bonds (where a social impact is valued in balance of a less-than-market rate of return),
- tax increment financing (which lends itself more to an industrial, or non-housing, context but has been used to help support residential development in certain locations) and

- dedicated funding mechanisms such as housing trust funds.



The Low-Income Housing Tax Credit is now the largest financing mechanism for affordable rental housing in the United States; introducing such a model in Aotearoa NZ would require changes to tax laws. The United States also implements housing trust funds, national- and state-level funding pools designed to develop or preserve affordable housing and often leverage other funding and financing

(Mosely, 2018, p. 9-10).

The most recent GPS HUD report calls for increasing the capacity of housing organisations and the communities themselves to be able to be responsive to providing localised housing solutions. So, although this points to the need for Government to take a more collaborative approach to housing as has been written into the GPS HUD, it has not translated very much into real practice over the three years on since the “Priming the Pump” report was written.

As stated in the GPS HUD and in the Priming the Pump report, building the capacity of the housing organisations that are working with their local communities on housing and in the community-led housing sector is vitally important. Although it has been three years since Priming the Pump report was written, it has not translated very much into real practice.

Government underwriting of affordable and collective housing investment

There is a lack of government support for alternative tenure models given the reluctance of the financial sector to fund community-led and alternative housing projects. Housing consultant Imogen Schoots, points out the impact of this lack and how housing could be unlocked with government underwriting:

partner demonstrates confidence in the approach. For a successful pilot project, that looks like the government taking on and holding some of the risk. This is best done through a Government held underwrite. As one would expect, the riskiest period is through the construction phase. This means it would take over responsibility for the development should it be required. As a new method for housing which is still relatively new in Aotearoa, support is needed while it is being established.

(Schoots, n.d.).

Community Finance and Positive Capital

General Manager of Community Finance and Positive Capital, Paul Gilberd, responded to our research questions about how community-led housing groups and individuals could access finance for alternative tenure models and what challenges they had.

Our services are for all people irrespective of race colour or creed. They are however structurally constrained by the Financial Markets Authority

and by the commonly accepted and unnecessarily narrow definition of what represents a mortgage security.

Yes, the only currently viable tenure for us to deliver wholesale investment grade finance to the Community Housing Provider sector is from the Income Rent Related Subsidies. There is some small sign of change with the \$400m Progressive Homeownership scheme



What kind of support from local and central government would benefit these types of projects in terms of securing a mortgage?

- Reintroduction of capital grants to the charitable for purpose CHP sector,
- Nationwide legislation for inclusionary zoning*
- Broader interpretation and definition of what can serve as a mortgage security
- Access and utilisation at local government level of strategic land holdings
- Fast tracking of consenting processes for community enhancing housing developments.

* Inclusionary zoning, also known as inclusionary housing, refers to planning ordinances that require a given share of new construction to be affordable by people with low to moderate incomes. The term inclusionary zoning indicates that these ordinances seek to counter exclusionary zoning practices, which aim to exclude low-cost housing from a municipality/council through the zoning code. It can look like a developer who has been granted the right to develop a housing development on a property to make a portion of the land available to community housing providers to build, own, and manage the affordable houses or to give the money equivalent of that land value to the housing provider to purchase land elsewhere for the affordable housing to be built.

What are the challenges you see that collaborative housing has in terms of getting finance?

Joint and several risk from a finance perspective makes this very hard to deal with. Solving the role of security and servicing aspects of the development period is the key barrier. Someone needs to underwrite this risk during that phase where the working capital is at risk until issuance of the CCC (Code of Compliance Certificate).

Our model only works because investors look at it and feel safe. It is backed (and effectively guaranteed/underwritten) by the Government through a 25 year Income Related Rent Subsidy (IRRS) contract that pays the rent and an operating supplement. This means that we can take a 1st mortgage position and go to the Kiwisaver Funds to raise the finance for the CHPs who are the ultimate owners of the homes. In the event of a default, all the homes are built to the Govt minimum specification, or better and so the remedy in the event of a failure is that Kāinga Ora can step in taking on the property as well as the household. This means the investors can have their money serviced and it can be retrieved.

Many people in NZ think they can do property development but they are stepping into a world of risk when perhaps they should not. The market today and this year and next is the most dangerous I have ever seen in New Zealand history. Inflation, rampant price escalation and lack of labour and material supply with increasing interest rates and COVID.”

Community Finance is focused on serving those people in Aotearoa New Zealand who are eligible for IRRS and who are on the Social Housing waiting list (25,000 households and growing rapidly).

The Spotlight on Housing report by Te Tapeke, Fair Futures in Aotearoa identifies the following:

There are a variety of tax, spending, and regulatory changes that could be considered to improve housing equity.

People could be taxed on the potential use of their land, for example, via land taxes, rather than on the current use of the land. This could discourage land-banking in peri-urban areas.

The government could further develop the bright-line rule on housing capital gains, or establish a wealth tax, revenue from which could be redirected to a housing fund.

Similarly, additional tax revenue from recent changes in tax deductions for investors could be redirected to a fund for housing-related infrastructure to support necessary urban development.



Enabling policies in Aotearoa

Government Policy Statement on Housing and Urban Development Recognises Community-Led, and specifically “Collective Housing” as a Solution

The HUD GPS statement that was published in Oct 2021 calls for “a systems-wide response” (Ministry of Housing and Urban Development, 2021), including community groups, with implementing this strategic direction for housing.

The most recent GPS HUD calls for increasing the capacity of housing organisations and the communities themselves to be able to be responsive to providing localized housing solutions and the need for government to take a more collaborative approach to housing. See appendix 12 for these excerpts from the GPS HUD.

This document points to the need for building the capacity of the housing organisations that are working with their local communities on housing and of the collective/community-led housing sector.

There are many statements in the GPS that confirm government’s acknowledgement of community-led and collective housing, the need for culturally-appropriate housing, the need for government to partner with organisations and community groups to create more affordable housing, and the need for government to remove barriers and be more active in making policies and funding available to create housing that meets people’s needs and aspirations. See the appendix 12 for the list of statements.

This means that getting support in funding, resources, and technical assistance could be done by appealing to the Central government using this policy document as the mandate. Government has said that it is appealing to communities and other societal role players for collaboration, partnership, innovative finance, and culturally-appropriate housing.

The Resource Management (Enabling Housing Supply and Other Matters) Amendment Bill

This bill seeks to rapidly accelerate the supply of housing in urban areas has been passed into law.

From August 2022, councils will be forced to allow townhouses of up to three storeys with up to three dwellings on almost all residential sites in Auckland, Wellington, Christchurch, Tauranga, and Hamilton, as these will not require resource consent. This could allow for a greater diversity of culturally-appropriate housing micro-villages.

However, local governments are pointing out that there could or will be infrastructure constraints to adding more density to new areas where the infrastructure is insufficient to accommodate this increased density. Although outside of the scope of this report, these infrastructure shortfalls could be addressed following sustainable building and development guidelines such as those in the Living Futures Institute's Living Building Challenge and Living Community Challenge.

Some successful community-led housing developments in NZ

Currently, the main model of community-led housing in Aotearoa is the co-housing model that is self-funded. This means that groups of people have pooled their funds, some coming from selling a house they already own or borrowing on the equity, to put money into the development of their intentional community. Although these developments are community-led, they are usually not affordable either to buy into or upon resale because they are using unit title tenures with no subsidies, making land + building costs are very high. Because they are developed in a not-for-profit way, they usually are a bit less than the going market rate but not much. All the co-housing projects have struggled to get finance from traditional lenders and have had to do a lot of pre-sales with future residents to get the projects off the ground.

In the past year, some big community-led projects have fallen through. The first, Collette's Corner was set to be Aotearoa's first community-invested

property development, which included apartment housing (2014-2021), it fell through due to the financial goalposts changing during the Covid pandemic. The project leader had done extensive work to create a community-driven and responsive project, raised over \$1 million in crowd sourced funds, but could not secure the remaining finance due to the banks changing their lending criteria.

Another was a community-led housing project, Ahi Wai Eco Neighbourhood, which didn't eventuate due to a combination of council restrictions, supply shortages due to Covid, and escalating costs. They began planning in 2015 but had to wrap up the project in 2022. The Housing Innovation Society seeks to get this data in a research project they will be doing shortly.

There are successful community-led projects that demonstrate that it is possible. Below are a few examples, all which are co-housing.

PROJECT	LOCATION	COMPLETION YEAR	NUMBER OF HOMES
Earthsong Eco-Neighbourhood https://www.earthsong.org.nz/	Ranui, Auckland	1995-2008	38 town houses
Peterborough Housing Cooperative http://www.peterborough.nz/	Christchurch	Est. 1982 Post earthquake rebuild 2011-2020	14 townhouses
Lotus Ecovillage https://www.lotusecovillage.nz/	Paraparaumu	2022 2023	21 houses, 8 townhouses
Cohaus http://cohaus.nz/	Auckland	2017-2021	19 units in 2 buildings
Toiora Cohousing https://www.facebook.com/ToioraHighStCohousing/	Dunedin	2013-2021	24 homes
Takaka Cohousing https://www.takakacohousing.co.nz/	Tākaka	2017-in progress (Stage 1 broken ground mid-2022)	100 homes in development

>>> What has made them successful is that they were:

- Able to secure financing and build the properties
- Community-led by the residents who would be living there, who also funded the project
- In the case of Earthsong, they have a sustainability focus and have recorded the data on the positive difference they're making environmentally. They also succeeded in getting half their community house funded by the Council to be able to run educational events for the wider community.

Women's & ethnic housing models Aotearoa New Zealand

As stated earlier, when looking up the words “women and housing in Aotearoa” in a Google search, the first few pages are mostly about Women’s Refuge and similar emergency housing responses for women. This research is not about transitional or emergency housing but rather housing that looks at long-term affordable rental and ways to get to homeownership. On that, there is very little to report for Aotearoa that was found for this research. The two women’s housing organisations/projects found are mentioned below. The same search for ethnic housing for Aotearoa turns up only Māori and Pasifika housing.

ORGANISATION	DETAILS
Housing for Women Trust	<p>The Housing for Women Trust was established in 1988 in Christchurch to serve a local need. The early group were passionate about collective action, and this led naturally to the establishment of shared housing. Beachcomber was purchased in the mid 1990’s. The first women to live at Beachcomber were assisted to purchase their units. Over time the Beachcomber was considered “short term accommodation,” although the length of stay was never specified.</p> <p>At the time of this report, the Trust Board is in the process of establishing a Community Land Trust and rebuilding on the land where the earthquake had damaged the Trust buildings.</p>
Home Share for Her	<p>This is a new programme being piloted in Nelson to match women homeowners willing to share with another woman needing a home. The programme will provide a matchmaking service, help the women to get to know each other and mentor them in how to have a great homeshare experience (Home share for her, 2022). There is an international network of homeshare organisations that are sharing best practices.</p> <p>https://homeshareforher.nz/</p>

Culturally appropriate housing developments in Aotearoa

The investigations at the time of the report found only one commercial housing development that was taking culture into the design consideration. This is not including the culturally-appropriate papakainga developments on Māori owned land or other projects driven by Māori developers as this was not within the scope of this report.

In Auckland, which has the greatest amount of ethnic and cultural diversity in Aotearoa, there is a development in Flatbush south of Auckland, being designed with ethnic needs in mind who tend to prefer intergenerational living. The following is from news article titled Housing Development Aims at Groups Buying Together in RNZ on 5 May 2022.

Aucklanders buddying up with extended family or friends to buy a home are the focus of a new development in the city's south east. Most of the houses being built in the Bremner Ridge subdivision in the suburb of Flat Bush have between six and eight bedrooms with split living areas - in what the developer Templeton has called an "innovative solution to affordable housing." Aman Pannu from Harcourts said it was proving to be a winning formula. More than 90 percent of the 360 lots have sold, largely to multi-generational buyers, he said.

Sections range in size from 300 m² to 10,000 m² lifestyle blocks. The developers applied for a plan change so the houses can have two independent kitchens and living areas.

The Domestic Housing Role Players: Interviews and/or responses

Survey response from a Ministry of Ethnic Communities (MEC) representative highlighted the need for housing support for some of their clients, specifically those on low incomes or dependent on government benefit schemes. Home loans are difficult to gain approval for some of their clients if they are on low incomes. The Ministry has its Ethnic Communities Development Fund (ECDF) but it does not cover provision of accommodation or the purchase or building of housing. However, there is a need for support for the settlement of their ethnic communities, including former refugees on low incomes. Fungai Mhlanga, the Northern Senior Community and Partnerships advisor for the MEC, stated in an email to the researchers that "good housing can contribute to better health and wellbeing outcomes for our vulnerable ethnic populations".

Collective and community-led housing systems capacity building

Collective Housing is a sector of housing development and ownership that needs government and non-governmental legal and financial support in order to succeed, because it is not-for-profit-focused, and meets the needs of people who cannot afford to participate in the housing market and who usually don't qualify for government-assisted housing. This "missing middle" demographic is growing larger as housing prices grow to more than 10x the median income.

There are many policies and systems that successive governments have created or neglected over the last 30 years which have exacerbated this widening wealth gap and affordability crisis, such as not charging capital gains tax on profits made from housing, promoting housing as the main source of retirement income, and allowing for land banking, it is really time that the central + local governments take immediate action to provide relief for the repercussions of these policies.

There is currently no department with government dedicated to supporting community-led or collective housing which is growing "missing middle".

There are only a handful of organisations operating at extremely limited capacity to serve this collective / community-led housing sector. None of them receive government funding or have permanent staff so their ability to support this large "missing middle" sector is very limited. If these organisations were to gain increased capacity with government or other housing role player support, they perhaps could assist pilot with housing projects for ethnic women by providing advice, resources, technical and professional services, and perhaps channeling funding.

Wayshaper: a toolkit and process for participatory, collective housing development

The following is taken from the Wayshaper website:

Wayshaper helps to simplify, accelerate, and support the process when developing a community-led/collective housing model. It provides a way for advisors and groups to explore the needs and preferences of group members, map out priorities, explore options and make decisions.

The toolkit was created following surveys and in-depth research to identify key difficulties and best practises with 16 accredited advisors and 43 groups at different stages of development, from early planning to post-build.*

The UK edition was launched in May 2021 and is currently in use by 45 accredited advisors as well as several groups using it as a standalone toolkit, without advisor support. Localised editions are being planned for Canada, Wales and Switzerland — and maybe Aotearoa.

The toolkit comprises 86 cards, workshop instructions and online resources linked to each card, such as downloadable documents, guidance and case studies, accessed under an annual subscription model.

The key benefits of using Wayshaper are allowing a group to see all the options available to them, and critically, which options are interdependent or incompatible, greatly simplifying and accelerating the process.

Topics covered:

- Residents • Organising principles • Incorporation and governance • Ownership • Finance • Tenure
- Type of group • Land ownership • Site search
- Planning • Type of location • Delivery model • Type of construction • Design and build standards
- Management of construction • Long term management

What is needed for the Wayshaper Toolkit to be adapted to the Aotearoa context is to look at all the informational resources available on the website, identify which ones need to be rewritten to be relevant for NZ laws, policies, culture, and context, and a budget written as to how much it will cost to research and write these materials. Common Ground is currently in discussion with the Wayshaper UK team to explore the feasibility and process of creating the toolkit for Aotearoa.

RECOMMENDATIONS

For housing outcomes for ethnic women to improve - for housing to be more affordable and better suited to their needs and aspirations - there needs to be coordinated efforts between a wide variety of stakeholders that enable suitable solutions to be more readily available and accessible.



SUPPORT

interventions that address systemic challenges, and that align with national and local housing organisations and projects.



HIGHLIGHT AND PROVIDE OPTIONS

to support individual women and their families.

to support collectives of women and their families to take advantage of opportunities to improve housing outcomes.





IN ADDITION

In addition to these areas of intervention, we recommend focusing attention on housing solutions that address these six aspects of housing from the UN report, *How To Make Women's Right to Housing Effective* (2000).



CULTURAL ADEQUACY



SECURITY OF TENURE



AFFORDABLE COST



HABITABILITY



ACCESSIBILITY

non-discrimination, and
prioritisation of vulnerable groups



AVAILABILITY
of services, infrastructure,
and public equipment

Systemic interventions

Transitioning from building houses to enabling self-determining communities to co-create homes, is a critical step in enabling housing to become a force for positive change. Individuals and communities can develop their own visions for homes, live in them and experience them as catalysts to enhance the mana and well-being of communities everywhere (Aviva, 2021).

As many in the housing sector have expressed, for housing solutions to be available, scaled, and successful, government involvement and systems change is imperative. Government's policies and regulations over the last thirty years have played a large role in creating the systemic challenges and barriers that Aotearoa is dealing with now and are therefore government is a critical part of fixing these problems.

The following are the systemic interventions recommended that will positively affect the local solutions and make them easier to achieve.

Some of the interventions are directed at certain role players to take responsibility and some interventions are a collaborative effort to be done by multiple role players.

INTERVENTION	DETAILS
1 Reform financial, tax, regulatory, and zoning policies to support collective/community-led housing models and that remove the barriers	There have been a large number of reforms proposed in the report as referenced from Priming the Pump, Community Finance, Spotlight on Housing, How We Live, the End of Mission statement by UN Special Rapporteur on right to adequate housing and others. Our housing crisis will continue to worsen and housing role players and civil society will continue to be hampered in its ability to provide more and better housing without these reforms.
Central and local government	
2 Support and work in partnership with collective housing organisations for more diversified housing developments	The collective and community-led housing sector and self-organising groups need the partnership and support of government and community housing providers to increase the efficiency, effectiveness, viability, and success of housing projects that serve the large "missing middle" demographic of those in need of better housing solutions.
Central and local government and community housing providers	
3 Underwrite and financially support alternative tenure and innovative housing solutions to reduce the risk of investment	The main inhibiting factor in getting alternative housing models off the group is the risk involved. As many of the housing role players have stated in this report, some of this risk needs to be carried by or shared with the central government to give other lenders the confidence to co-invest.
Central government	

INTERVENTION		DETAILS
4	Establish a national Community Land Trust to make land available to collective/community-led housing groups and community housing providers	<p>A Community Land Trust holds land for community stewardship in perpetuity. As a means of providing affordable housing, renters or homeowners pay for and own only the home, with land being leased at a reduced cost from the Trust, thereby reducing rent or homeownership cost and locking in affordability for future generations.</p> <p>See the report <i>The Case for a Community Land Trust for Hamilton, Waikato, Aotearoa</i> in the reference section.</p>
Central and local government and major landowners		
5	Invest in the development of the toolkits that enable an informed, supported, and collaborative process for collective housing development	<p>There have been toolkits and a roadmap for Māori to be able to develop papakainga housing on shared Māori land but this hasn't been developed for any other form of collective housing nor for properties that aren't Māori.</p> <p>This report references one such toolkit, called Wayshaper, which is a product and service developed in the UK to aid in the decision-making and development roadmap of community-led housing projects. The programme offers trained advisors who work with groups wishing to develop their own housing as well as with other housing role players who could collaborate with these projects.</p>
Funders, central and local government		
6	Make available Progressive Home Ownership funds to collective/community-led housing groups and projects to increase access to affordable homeownership	<p>Currently, PHO funds and benefits are only available through CHPs who don't currently work with community-led housing groups. There should be a way for these groups to access these funds either directly or in partnership with a CHP.</p> <p>In the Waikato, the WHI could be an ally in channeling this funding to a community-led housing group. They have a scorecard to assess the amount of assistance the group could get from the Initiative—which has a strong focus on affordable housing and vulnerable groups.</p>
Central government and community housing providers		
7	Create a Ministry of Housing portfolio for women and ethnic families to ensure their needs and aspirations are represented in all housing related matters	<p>This portfolio would work in partnership with the Ministry for Ethnic Communities to ensure that the needs of ethnic women and communities, are represented in housing policies, funding, and interventions at central government level.</p>
Central government		

INTERVENTION		DETAILS
8	Research with ethnic groups around the country on what they consider to be culturally-appropriate housing which will inform housing policy	<p>Given that there are 160 ethnicities in and around Hamilton, which is about 30% of the city's population, there is a need to understand and be able to deliver culturally-appropriate housing. There are many cities with migrant and refugee settlement centres around Aotearoa who also have higher levels of cultural diversity that would benefit from these interventions.</p> <p>Considering that many cultures have a cooperative or collective way of living in their homes and neighbourhoods, it is worth exploring the potential for collective and cooperative housing models for ethnic families to be able to fulfill their cultural aspirations</p>
Community Housing Providers and government		
9	Create multi-ethnic culturally-diverse housing guidelines for developers and housing providers	<p>As the need for more housing development continues, it's imperative that those developing new housing in quantities have guidelines of what culturally-diverse housing means so that some of this housing can fit the diverse needs of the population in which the development sits. Ethnic organisations can serve as advisors to these CHPs. Incentives could be offered to developers who include culturally-inclusive housing in their developments.</p>
Central government		
10	Establish and fund national and regional Community Housing Providers that specifically focuses on women and ethnic families	<p>Establishing CHPs focusing specifically on the needs of ethnic women and women would provide responsive housing solutions that are appropriate for the specific needs and situations of this demographic.</p> <p>There are many examples in this report of women-focused CHPs and their tailored services and offerings that can be emulated.</p> <p>These CHPs would provide also a much needed data collection and advocacy voice for this demographic.</p>
Civil society, funders, investors		
11	Build the capacity of women to create and participate in their own housing solutions	<p>Community organisations (housing and other) can develop and host a collective and community-led housing course /workshops (ideally with the developed toolkit) that builds the capacity (knowledge and skills) of women to understand all the alternative tenure models, learn from case studies of successful projects, learn how to make them happen, and who are the role players that could assist them.</p> <p>There are many courses and workshops offered by the international collective housing and intentional community peak body organisations, as listed in appendix 5, that could be partnered with to create and offer adapted Aotearoa-specific workshops.</p>
Community organisations		

Roadmap of recommended housing projects & process:

These recommended projects can be mixed and matched for a large variety of possible housing solutions and, combined with advocacy and collaboration between the role players at all levels, could result in some effective and impactful housing outcomes for ethnic women and their families in the Waikato and setting precedent for the whole country.

The following four tiers are suggested projects that have shown to be successful internationally and that show great potential domestically. They range from tier one needing the least financial and resource investment from all stakeholders to tier four being the most comprehensive and resource-heavy project investment from all stakeholders. Ideally, all projects would be piloted as each project meets a different type of need/circumstance of ethnic women + families.

The first stage of all these four pilot projects suggestions starts with:

A presentation and interactive workshop of the research findings and recommendations to:

1

**Housing role players
in the Waikato**

2



The public

**with special invitation to ethnic women
and their families in the Waikato**

At each presentation, the participants would be asked their feedback on the findings and recommendations as well as their interest and ability to take any of the recommended projects forward or participate in any way.

The presentations could be recorded and shared more widely via video with an electronic feedback form.

It is recommended that Shama, in collaboration with other housing role players, in the Waikato initiate and coordinate the presentations to the two groups and facilitate the next steps.

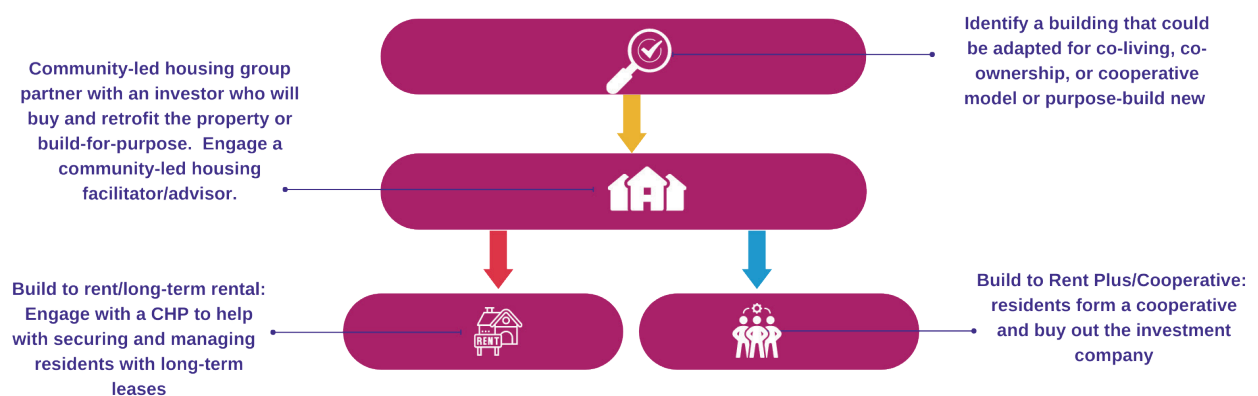
Below are four suggested projects to take forward from this research.

Rental matching model



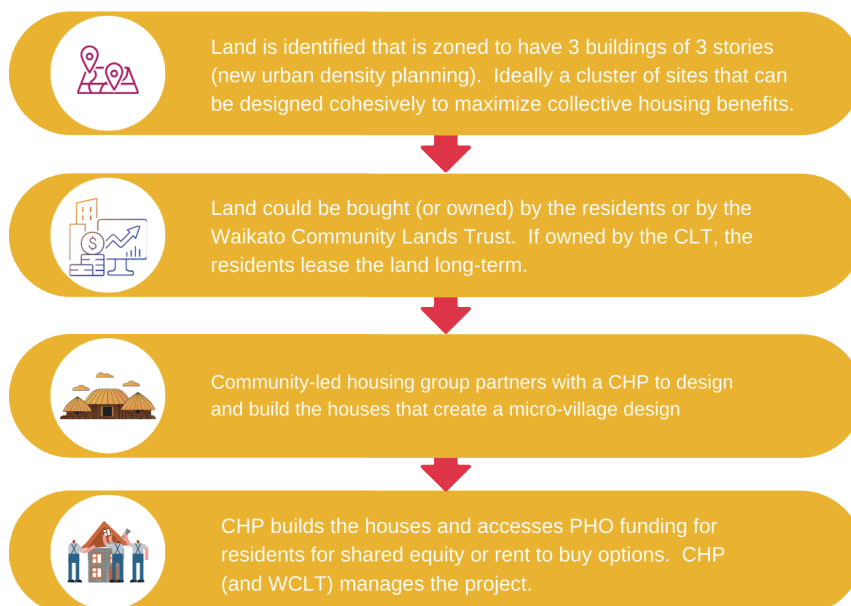
Repurposing or new build for cooperative ownership or long-term rental (Build to rent+)

TIER 2 HOUSING PROJECT



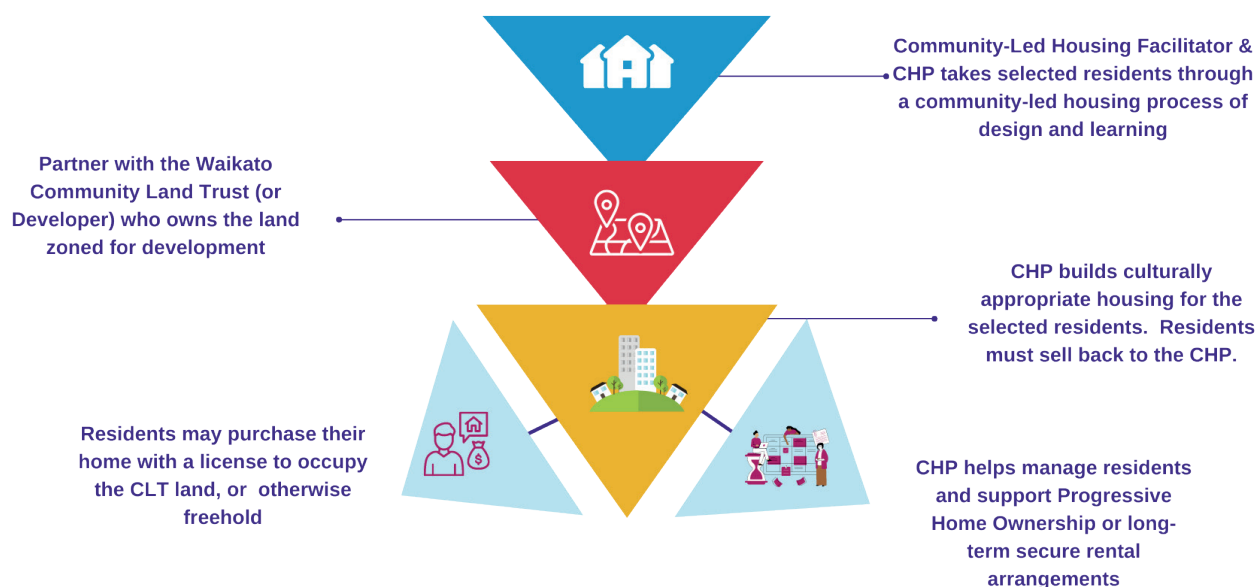
Micro-village urban density project

TIER 3 HOUSING PROJECT



Mixed tenure on Community Land Trust or CHP partnership with Developer

TIER 4 HOUSING PROJECT GREENFIELDS DEVELOPMENT:



APPENDICES

Appendix 1: The invitation for Women to Participate in the Research

Do you wish you had better housing?

Perhaps more affordable, more culturally appropriate, better quality housing?

Do you wish you had a say in how you could house yourself, to create your ideal housing situation?

Shama Ethnic Women Trust is looking for women in the Waikato, and particularly ethnic women, to participate in our housing research this month (February). If you fit the criteria below to participate, please fill in our expression of interest (EOI).

Contact Zola to get the EOI form

Criteria of Women to Participate

- Living in the Waikato
- Do not currently own their own home
- Feel constrained in being able to achieve their housing aspirations
- Be in a part-time or full-time employment or owning their own business (earning some income)

Research Contact

Zola Rose

zola@commonground.net.nz; 027-449-0422

www.shama.org.nz



Appendix 2: Research with women in the Waikato

Workshop content

- An icebreaker asking women “what is the strangest or most interesting home you’ve ever stayed in.”
- An interactive Miro board activity where women were able to add virtual sticky notes of their answers to five questions. These results are compiled below.
- A presentation about community-led and collective housing and alternative tenure types including models of Cooperative Housing, Co-Housing, and Co-Living.
- Time for Q&A

Research Methods In Detail

To publicise and attract women to participate the researchers sent a flyer and email invitation to participate by the following means:

- Key ethnic organisations such as Red Cross, English Language Partners, the Settlement Centre/HMS Trust, Hamilton City Council’s Ethnic Advisor, the Waikato Museum, and the Multicultural Trust
- Shama’s Facebook page, newsletter, and through the Shama staff
- All past participants of Shama’s Community Development programmes
- Yasmina Trust which represented Muslim women in Hamilton
- The representatives of all the ethnic groups listed in the Settler’s Guide for Hamilton City

The first flyer and email was sent out 1 November and multiple send-out of the flyer, email, social media posts, and text.

Research participants were offered \$30 koha for participating in the workshop and completing the survey and \$10 for anyone who referred a woman who participated.

Interactive Activity using the Miro board to get input from women

What words mean home to you:

- Family, rest, aroha, comfortable zone
- A place where you and family can be yourself, feel safe and full of love
- Warm and safe
- Family, NZ, friends, love, community
- Comfortable, safe and fun
- Family, community, friends and safe
- Hang out space, family comfort, belonging, food, my own space
- Home means a place I can feel SAFE, WARM, CONNECTED. A sacred place
- Feel relaxed, happy, enjoyable place, can invite friends and family, have get-togethers
- Where I can feel safe with family, respected, happy, accepted
- (Binh La) House with love
- Home for me is the place where I feel safe and accepted

What do houses/neighbours look like in your home culture?

- Concrete houses and buildings in Vietnam
- Building in Egypt
- In Mexico city mostly buildings are made of concrete
- Concrete buildings (extended family living together) and independent unit, Palestine
- Mud, concrete, high buildings, schools nearby
- High building with 2 or more apartment in each level. No garden around except in rich areas
- In Malaysia I lived in my Grandmother's house which was made of concrete and cement, 3 flights of stairs, and a big garden and fruit tree. Big neighbourhoods and natural flora and fauna i.e. Hibiscus
- (Binh La) Houses are normally density. Multiple levels, a lot of trees and lakes
- Bricks and cement in neighbours, gardens front and back yard, green
- In big building, apartment

How do people relate to neighbours and the environment in your culture?

- Most people have pot plants in their apartments and balconies or they have a small garden around the house. If its independent unit, extended family lives near each other in the same building or close to each other. Neighbours have strong connection. (Palestine)
- Many people used the roofs of building to do gardening. Sharing food with neighbours is essential in festivals.
- Depends on how your neighbours are. If they are friendly, it's great, you can support each other. If not, you feel uncomfortable when coming home.
- As most of the people live in apartments everyone is related to neighbours, that feeling

of support. Communal spaces for kids to play in safely.

- People know each other, support and help out, build for each other
- Neighbours are also like family, share resources, support one another and make food for one another. Lots of talking over the fence
- (Binh La) People are friendly and support each other
- Neighbourhoods know each other, people trying to be tidy
- Neighbours knew each other, supported, helped

What are your current housing challenges?

- High rental, we need an extra room, the house is by the main road which is noisy.
- Expensive houses
- Very high rent, you work and all your income goes to pay the rent.
- High rent, very difficult to buy your own house
- Rent increases every year and you have to move out when the owners sell the houses. This can happen many times in only a few years.
- The hardest challenges is the financial one. Discrimination for being a solo Mum (doesn't matter how hard you work)
- High rent, bad quality, discrimination of single mothers, insecurity of tenure when landlord sells house. Not enough choice of types of houses, no sense of community
- Big trees that make a mess, no shower in toilet (Muslim water), can't wash in toilet – no drainage, no outside gate & fence for kids to play safely
- Lack of cultural aspects in housing, accounting for our growing multicultural community. There are smaller gardens and housing heard have

uneven temperature - uneven hot and cold temperature

- My house is small
- Landlords don't want to rent to families with children, rules, restricted, can't put things on walls, doesn't feel like one's own home

What do you value when it comes to housing?

- Safety, comfortable and suitable for kids, affordable, has some space for green and planting, privacy
- Safety, community feeling, support
- Safe, warm, comfortable, love, support
- Love, safety, comfortability, family
- Natural materials, sustainable, connected, affordable, neighbourliness, ownership, democratic decision making, food growing.
- The house is warm, safe to live in, comfortable. The neighbours are good and don't make a lot of noise or have a party every week
- Two storey house so kids have space, outside fence
- Safe and convenient
- An even and moderate temperature indoors. Garden spaces. A modern yet culturally sensitive environment. A family friendly atmosphere and there is accountability for all of the neighbourhood to take care of each other and look out for each other
- To have a big house with a good ceiling, warm, big garden for kids, in an area with good schools, neighbours with other families (good area)



Appendix 3: Email Survey sent to international housing providers and projects

Hi.....

We are contacting you regarding the important work you're [this could have the organisation's name] doing for housing solutions and housing justice [this could include their mission].

We are on a similar mission for creating better housing options and outcomes for women, and particularly ethnic women, in Aotearoa New Zealand. We believe that by networking with and learning from other organisations in housing around the world, we will improve our knowledge and networks in this regard.

New Zealand has significant housing issues. Our government has recently indicated a move towards supporting collective housing (also known as community-led housing and community-focused housing).

Shama Ethnic Women's Trust contracted Common Ground to research housing affordable and collective housing in countries where they are already in place. We are interested in finding out how things work at your .

Your contribution towards our research and finding solutions for our housing challenges in Aotearoa would be greatly appreciated.

We would ideally like to have a Zoom meeting with you to ask a few questions and hear more about your organisation's work and to answer a few questions.

If you are willing to meet with us, please book a half hour meeting with us using our online calendar booking. (hyperlink: <https://www.commonground.net.nz/bookameetingorcall>)

If you are unable to meet over Zoom, would you be willing to take 5-10 minutes to complete a brief survey?

Survey

1. Name of housing organisation:
2. What demographic are your target housing beneficiaries/clients (residents)
3. What are the main challenges your beneficiaries (residents) face?
4. Is there anything particular for ethnic people or women?
5. What tenure types does your organisation enable/create?
6. What are the mechanisms or systems which your project employs or accesses to create greater housing affordability? (ie: How are your housing models/projects financed?)
7. What central and local government support does your project receive?
8. What does that support enable?
9. What kind of involvement and capacity do future residents have in the design & development of the housing?
10. What kind of involvement and capacity do residents have in the ongoing management of the housing?
11. To what degree would you say the housing is “culturally appropriate” meaning that it suits the cultural needs and aspirations of the residents?
12. What are the challenges that these housing models/interventions face? (finance, policy, legal, social, etc)
13. Are there any other key insights you would like to share?
14. Can you refer us to any other housing organisations or projects that work with ethnic people, women, or collective housing groups?

Appendix 4: Overview, advantages & disadvantages to each ownership & tenure type

MODEL TENURE/ TYPOLOGY	OVERVIEW & ADVANTAGES	BARRIERS/ CHALLENGES
RESIDENTIAL COOPERATIVES (VARIOUS TYPES) - Tenure	All the cooperative models give members a voice and a vote in how the cooperative is run as a business.	Aotearoa lacks fit-for-purpose legislation - the Cooperatives Companies Act 1996 does not work for residential cooperatives
Rental Cooperatives	A cooperative owns the units and rents them to the residents at a below market rate. These are usually very secure and long-term tenancies.	No government leadership, resources or support that will enable banks to lend to a “bona fide” alternative way for people to own houses, which would include: <ul style="list-style-type: none"> the ability to secure mortgage lending for purchasers for a share in a property access to equity to supplement a commercial development loan education of lenders of the novel/ innovative nature of collective housing in New Zealand & education and awareness needed around the goals & processes of a cooperative development ability for those goals to fit into existing lending criteria & structures, by a group of end users
Limited Equity Cooperatives	Residents buy shares in the cooperative, which owns the property, and are given permission to occupy a unit in proportion to their share and therefore own equity in the cooperative. If a member wishes to sell their share, it is usually back to the cooperative and will have a limited amount of value increase—hence the equity in the cooperative is limited and not linked to the market rates.	Lack of resale evidence for market valuations
Equity Cooperatives:	The same as above but there is no cap on the equity that can be gained upon resale of the member shares.	No clear consistent structures exist yet so each group is forging their own way - which is costly and time consuming.
OCCUPY RIGHT (ALSO KNOWN AS RIGHT TO OCCUPY) AGREEMENT - Tenure	A model currently used by retirement villages in New Zealand. The resident pays an initial sum, has the right to use their own private unit and the common areas, and upon sale or death, 65-75% of the initial investment is returned, after deductions for resale marketing, renovations etc. Potential that this same tenure type could be used in other forms of housing typology and for the non-elderly	Currently, this tenure type seems to only be available to retirement villages, and more recently ‘lifestyle villages’, normally for over 50’s or 55’s. Generally no capital gains going to the resident or their estate, as these are all captured by the Retirement Village’s profits - with the exception of a few more recent villages eg. Freedom Villages

MODEL	OVERVIEW & ADVANTAGES	BARRIERS/ CHALLENGES
TENURE/ TYPOLOGY		
COMMUNITY LAND TRUSTS (CLT) - Tenure	<p>A non-profit entity with a three-part board that owns the land and gives permission to people to buy or to build their house on the land, leasing the land from the CLT.</p> <p>A CLT can also acquire properties and renovate them and sell them to local people. When an owner leaves, the house needs to be sold back to the CLT at an agreed upon rate, rather than onto the free market, thereby ensuring perpetual affordability.</p> <p>The best example is the Queenstown Community Housing Trust which has adapted its housing model to resemble a CLT and it now has a few years of success with this model.</p> <p>This model works best when partnered with local government but it takes a groundswell of people and organisations to petition the government for this support.</p>	<p>Currently there is only one Community Land Trust in Hamilton, Aotearoa, and it has no track record of success because it is newly established.</p> <p>The CLT model is unknown to most in NZ so there is very little support and no national body advocating their local government for capacity building, and funding for this housing model - unlike the US and UK.</p> <p>The other main barrier is the exorbitant cost of land. Without enough funding, the CLT relies on land donations, land sold below market value, and receiving unused Council land.</p>
BUILD TO RENT - Tenure/ Typology	<p>These are usually buildings with apartments rather than houses.</p> <p>“Generally the most important feature of build to rent is a longer tenure for tenants. Its purpose is to have tenants in it 100 per cent of the time so you don’t have a situation where the landlord sells the property and the tenant has to move out” (Fonseka, 2021).</p> <p>The Kiwisaver Fund Simplicity, which focuses on positive impact funding, has recently taken this on as part of their portfolio for investment because they want to make a positive impact on housing outcomes (Bell, 2021).</p>	<p>This is currently a new idea for Aotearoa and so financial lending would be difficult to secure at this point.</p> <p>There is need for more ethical investment in this housing model. The investment returns on this type of housing might be less given that it gives priority of housing security over large gains.</p> <p>There is not necessarily an affordability component to this model.</p>
BUILD TO RENT PLUS - Tenure/ Typology	<p>A new option being suggested is a long-term, “build-to-rent plus” initiative. This leverages off the standard build-to-rent idea to create a shared-ownership model which would provide families with a pathway to homeownership.</p> <p>This model creates a rental building and then gives the option to the residents to buy shares in the property and therefore become owners of the company which owns the building (Bell, 2022). This is essentially what a cooperative is in terms of ownership structure.</p> <p>Cooperative financing model could enable a limited liability company or a cooperative structure to own and operate a whole build-to-rent development (Stewart 2022)</p> <p>This financial tenure model seems to bridge the gap that is currently creating financing challenges for housing cooperatives. But there are benefits here for both the landlord and the tenant which make it a model worth exploring (Stewart, 2022).</p>	<p>The barriers and challenges to this model are similar to the regular build to rent. It requires a change in thinking around how a traditional landlord might operate, and many full-blown investors won’t want to go down this path because the returns are not as great as conventional real estate.</p>

MODEL TENURE/ TYPOLOGY	OVERVIEW & ADVANTAGES	BARRIERS/ CHALLENGES
PROGRESSIVE HOME OWNERSHIP	The two main forms of PHO are Shared Equity and Rent to Buy	Barriers to PHO working for community-led groups and some housing providers:
PHO: Shared Equity Ownership	<p>The occupiers hold a lease, purchase a share of the property, and pay rent on the partner's equity.</p> <p>Tenants usually have the right to increase their share to 100% ownership over time—usually a maximum of a 15 year buy-out timeframe. (BRANZ 2019).</p> <p>The Housing Foundation and Habitat for Humanity are CHPs primarily using this model.</p>	<p>These PHO models are still new to NZ so finding lenders to engage with could be challenging.</p> <p>'Strings attached' can be barriers to funding, including that the tenants or residents may need to be :</p> <ul style="list-style-type: none"> • taken from the social housing register, • of particular demographics, eg. Māori, Pacifica, or Families with children • with maximum income caps <p>thus cannot be hand-picked for those that would share similar values or who would like to live together.</p> <p>More affordable access to housing is provided but, if there are no terms for how the house is sold, it will just become a part of the unaffordable housing stock a few years later if the family decides to sell.</p> <p>A financial barrier to the shared equity and co-ownership models is that they usually require a higher income level, and income contribution. "Based on modelling (assuming occupiers bought a minimum of 60% of the dwelling) found that households in Auckland and Tauranga would need to be earning 120% of the median household income" (BRANZ, 2019).</p> <p>The schemes can be complicated with little standardisation. Consumers need to be very well informed.</p> <p>Significant quantities of low-cost (below market rate) 'patient' capital is required.</p>
PHO: Rent to Buy/ Own	<p>The housing organisation/ developer owns the house fully, and the renter's rent payment goes into a pool that will form the deposit on the house at the end of a specified period—usually 5 years.</p> <p>If the renter doesn't abide by the rules of the contract, it can stay a rental rather than becoming a purchase or the tenant could have their tenancy terminated.</p> <p>Currently, Habitat for Humanity is primarily using this model.</p>	<p>Some schemes base returns on property price growth that is uncertain.</p> <p>Those in the finance sector are unfamiliar with the schemes</p> <p>If house prices grow faster than incomes, the income households need to buy a dwelling under some shared equity programmes also increases. The income required can easily be above the median household income. Governments find it less politically acceptable to use taxpayers' money to assist these households into home ownership.</p> <p>The targeted nature of some schemes limits the scale they can achieve.</p> <p>There is unequal sharing of returns/risks in poorly designed products (BRANZ, 2019).</p>

MODEL	OVERVIEW & ADVANTAGES	BARRIERS/ CHALLENGES
TENURE/ TYPOLOGY		
PAPAKĀINGA - Tenure/ Typology	<p>The Papakāinga model has similarities to the CLT model where multiple houses are built on Māori land that is collectively owned – but usually not in the form of a Trust.</p> <p>This is presided over by Te Puni Kōkiri and the Te Matapihi, the Ministry for Māori Development and the Department for Māori Housing.</p>	<p>Papakāinga is currently only available to Māori – not other ethnicities.</p> <p>Dedicated funding has also been very hard to access to unlock and progress development on shared Māori land holdings.</p>
CO-OWNERSHIP	<p>“Co-ownership models have both the occupier and the equity partner registered on the title. The occupier typically has the right to increase their share up to 100% at market value” (BRANZ, 2019).</p> <p>YouOwn, a co-ownership investor organisation, will invest \$10 million in 90 to 100 homes around the country (Bell, 2022). To assist purchasers who have at least 5% but not enough for a 20% deposit, YouOwn maintains a stake of up to 15% in the house until the homeowner buys YouOwn’s share, which they can do after five years, or if the property is sold (Bell, 2022).</p> <p>The legal status for “tenants in common” is recognised in NZ where up to four people can own and pay a mortgage on the proportion of the property that they own together.</p> <p>Kiwibank has been promoting its co-ownership mortgage lending. Something it has always offered but it now raising the awareness of (see appendix)</p>	<p>A possible problem with this model is that if one member of the ownership group defaults on their loan, the other members must cover their share of the mortgage.</p>
CO-LIVING OR MICROVILLAGE	<p>Most closely resembling many traditional cultural homesteads and also the Papakāinga typology, where 2-3 dwellings or a purpose built multi-household dwelling provide individual and shared spaces.</p> <p>Recently published proposed new Medium Density Residential Standards will enable up to three units and three storeys to be built on most sites in Auckland, and greater Hamilton, Tauranga, Wellington, and Christchurch without the need for a land use resource consent, provided all other rules and standards in the district plan have been complied with, with some exceptions to be defined (Ministry of Housing and Urban Development, 2022).</p> <p>With this new policy change applying to Hamilton, it could be that these co-living or micro-villages would be easier to build in urban areas.</p>	<p>Families or residents have a higher degree of sharing and less personal space and so need to have a higher degree of tolerance, understanding, group decision-making and conflict resolution skills. If this is not the case, it could result in unharmonious living conditions.</p> <p>This density might not be allowed in some urban areas.</p>

MODEL	OVERVIEW & ADVANTAGES	BARRIERS/ CHALLENGES
TENURE/ TYPOLOGY		
CO-HOUSING	<p>Co-Housing is a form of intentional community, whereby residents who will live there share certain values, and come together with professionals to co-design the community and housing.</p> <p>Emphasis is on the community-led aspect and the typology of the houses rather than form of tenure</p> <p>Unit title is the most common form in NZ, and can be applied to low and medium density as well as multi-storey apartment buildings.</p> <p>Usually residents have ongoing management of the entire property and meet regularly to make decisions.</p> <p>There is a successful long-standing co-housing community in Auckland called Earthsong which many new co-housing groups take as the inspiration for their own design, and multiple recently completed co-housing communities already built in New Zealand, so the banks and councils are becoming more familiar with this model.</p>	<p>Banks and other funders are still very challenging to work with, for reasons including:</p> <ul style="list-style-type: none"> • Should the project fall through, it may not be easy to find new residents/buyers. • It can be complex for valuers to arrive at a value for these types of properties given that there are a number of shared structures and land, potential resale restrictions, and limited comparable examples. <p>Other challenges with community-led developments include:</p> <ul style="list-style-type: none"> • lack of relevant expertise and time • Costly engagement of professionals • High turnover of group members due to time taken, interpersonal issues, and cost increases • Need for a clear dispute resolution and communication processes • It can take a very long time—typical co-housing communities take on average 7-8 years from inception to move-in. With construction costs rising exponentially, this could throw the project out of financial viability.
Ecovillage	<p>Ecovillages are ‘Regenerative human settlements guided by the 32 regenerative principles within the dimensions of social/culture, ecology, economy, and worldview, and are characterised by striving to take a systemic approach to integrating the human environment with the natural environment.’</p> <p>Usually quite innovative with their technologies and some prefer to localise the water, waste, and energy systems.</p> <p>Thus ecovillages aims may include:</p> <ul style="list-style-type: none"> • to develop green buildings, • grow organic food, • use renewable energy, • create a strong sense of community, • use participatory governance systems, • teach what they are learning through practical, hands-on methods.” <p>(Liz Walker, Ecovillage at Ithaca)</p>	<p>‘Financial lending barriers are similar to co-housing and cooperative housing.</p> <p>High costs with land-use or zoning change to develop on rural or agricultural-zoned land</p> <p>Regenerative innovation can be a challenge as Councils often expect to charge development costs for use of these services and might not relax this financial obligation regardless of whether the community will be using them.</p>

Appendix 5: International collective and community-led housing peak bodies that enable

ORGANISATION LOCATION	DETAIL
Homes England: The Shared Ownership & Affordable Housing Programme	<p>In the UK, the government department, Homes England (the equivalent to Kāinga Ora in New Zealand), financially assists community-led housing projects through its Shared Ownership and Affordable Homes Programme. In September 2020, the Housing Secretary announced:</p> <p>They have a new model for Shared Ownership to help more people onto the property ladder by vastly reducing the minimum initial share, and launching a consultation to ensure new homes deliver the accessibility that families need.</p> <p>The Shared Ownership model announced will:</p> <ul style="list-style-type: none"> • reduce the minimum initial share you can buy in a property from 25% to 10% • allow people to buy additional shares in their home in 1% instalments, with heavily reduced fees • introduce a 10-year period for new shared owners where the landlord will cover the cost of any repairs and maintenance <p>A Right to Shared Ownership will be available on the vast majority of rented homes delivered through the new programme, providing tenants with a pathway into ownership by giving them the right to purchase a stake in their home (Homes England, 2020).</p> <p>https://www.gov.uk/government/news/jenrick-unveils-huge-12-billion-boost-for-affordable-homes</p>
National CLT Network (UK)	<p>Below is the mission statement of the UK National Community Land Trust Network:</p> <p>We lead a movement working for a community land trust in every community that wants one. We are mainstreaming the community ownership of affordable housing and land in public policy and market practice.</p> <p>They have two types of membership:</p> <ul style="list-style-type: none"> • Membership for CLTs / community organisations: Designed for CLTs and other non-profit, democratic organisations owned and run by volunteers. The membership includes all you need to realise your ideas of community ownership. • Membership for associates: Designed for our partners – public, private, national or regional organisations or individuals working within and supporting the community ownership movement. This membership is perfect for councils, Housing Associations, community led housing advisers and others (National Land Trust Network, n.d.). <p>https://www.communitylandtrusts.org.uk</p>
Right to Build Task Force (UK)	<p>In England, the Right to Build Task force was established in 2017 to support local authorities, community groups and other organisations as they work to increase the delivery of custom and self-build projects. Originally funded by the Nationwide Foundation, they are now part-funded by the Ministry of Housing, Communities and Local Government.</p> <p>Professional services to support the delivery of custom and self build homes, at scale.</p> <p>With a panel of custom and self build experts, the Right to Build Task Force works with the public and private sector, offering online resources to download and the option of bespoke professional support. Expertise includes compliance with the 'Right to Build' legislation, strategic planning, policy and guidance, demand and wide-ranging advice on delivery including Affordable housing (Right to Build, n.d.).</p> <p>https://righttobuild.org.uk/</p>

ORGANISATION LOCATION	DETAIL
Grounded Solutions Network (US)	<p>Grounded Solutions Network is a US non-profit organisation that serves as a one-stop-shop for community-led housing, community land trusts, affordable housing, and inclusionary zoning. A description of what they provide is outlined below:</p> <ul style="list-style-type: none"> • Help with housing solutions that will stay affordable for generations and housing policies that promote equity and inclusion. • Connect national and local expertise and bring together the networks, knowledge, and support needed to build inclusive communities. • Connect people with proven solutions as well as with the tools and networks they need to implement them. Our Resource Library, Help Desk, grants and scholarships and other tools are all available to help you succeed (Grounded Solutions Network, 2022). <p>https://groundedsolutions.org/</p>
Co-operative Housing International	<p>This organisation offers workshops, webinars, and many resources to support the development of housing cooperatives anywhere in the world. The following is taken from their website.</p> <p>Our mission is to unite, represent, and lead the international movement for cooperative and mutual self-help housing (Co-operative Housing International, n.d.).</p> <p>https://www.housinginternational.coop/</p>
Co-Habitat	<p>This is a global database of community-led housing initiatives. It's a fairly new portal so there are a limited number of projects uploaded as yet, but it has the potential to provide examples of what can be done in different cultural contexts.</p> <ul style="list-style-type: none"> • Open data: Most of the content is under open data licence, freely available for anyone to use, edit and republish. • Wiki: The community of users collaborates to create and publish content and to enrich knowledge on community-led housing. • Global: The database showcases housing projects and partner organisations from around the world (Cohabitat, n.d.). <p>https://www.cohabitat.io/</p>
Foundation for Intentional Communities (US)	<p>For groups interested in forming their own housing community, or to find or list a housing project, FIC offers many online courses and workshops to prepare people to live together collectively and set up the relevant financial, legal, and social systems. There is also a database to search for communities. Although it's based in the U.S., many of their capacity building workshops would be relevant for the community-led housing sector in Aotearoa. The following is taken from their website.</p> <p><i>FIC defines an intentional community as a group of people who have chosen to live together or share resources on the basis of common values.</i></p> <p><i>You may have heard of a commune, ecovillage, cohousing, coliving or student coop. These are all types of intentional communities. Intentional communities model more cooperative, sustainable and just ways of life. FIC curates a directory of over 1,000 communities worldwide, as well as supplies resources, runs educational events and promotes community classifieds (Foundation for Intentional Communities, 2022).</i></p> <p>https://www.ic.org/</p>

ORGANISATION LOCATION	DETAIL
Global Ecovillage Network	<p>GEN provides a lot of inspiring case studies of culturally-appropriate, regenerative human settlements and housing communities across the world. They have many resources on their website to download, an online bookstore, they offer workshops and courses of all kinds for groups of people wanting to develop their own ecovillage. They also have consultants who can guide groups to create the vision and steps towards forming an ecovillage.</p> <p>As taken from their website:</p> <p><i>The Global Ecovillage Network (GEN) catalyzes communities for a regenerative world. GEN is a growing network of regenerative communities and initiatives that bridge cultures, countries, and continents.</i></p> <p><i>GEN builds bridges between policy-makers, governments, NGOs, academics, entrepreneurs, activists, community networks and ecologically-minded individuals across the globe in order to develop strategies for a global transition to resilient communities and cultures (Global Ecovillage Network, n.d.).</i></p> <p>https://ecovillage.org/</p>

Appendix 6: International women's housing organisations

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Housing Older Women (Australia)	Networking & Research	Non-profit organisation	Older women
<p><i>No housing offered but the website has a lot of resources & events on housing & homelessness</i></p> <p>This is a networking group, supported by QShelter, to be able to provide a voice and support to older women experiencing housing challenges. Women have connected offering their experiences of insecure housing, and homelessness with a willingness to join with others to find solutions.</p> <p>Q Shelter has continued throughout 2020 and beyond to support what has now become the Housing Older Women's Movement (HOW M) to meet in person and via zoom meetings (The Deck, 2022).</p> <p>https://thedeck.org.au/networks/how-m/</p>			
Women's Housing Company (Australia)	Affordable Rental, Crisis and Transitional Housing	Non-profit organisation	Women of all ages but only in certain geographic areas
<p><i>Nearly 1,100 properties managed</i></p> <p>The Women's Housing Company is a registered not-for-profit community housing provider that operates under the National Regulatory System for Community Housing. It has been operating for 40 years, providing social and affordable housing, as well as crisis and transitional accommodation for women on limited incomes. (Women's Housing Company, 2017).</p> <p>https://www.womenshousingcompany.org.au/</p>			
Women's Property Initiatives (Australia)	Affordable Rental	Non-Profit Organisation	Different target groups depending on project: Women at risk of homelessness, low-income women and their families
<p><i>Owens and manages 101 homes, accommodating more than 250 women and children</i></p> <p><i>Manage 140 affordable rental properties on behalf of other non-profit organisations</i></p> <p>This organisation has a few types of projects with different target groups and ways of financing and supplying housing. What is useful about their approach is they look at the social impact of housing benefits from a dollar perspective and they track and record these social benefits which are saving the government money.</p> <p>They create new beginnings for women and children at risk of homelessness by providing permanent and affordable homes, access to support networks and ongoing advocacy</p> <p>The organisation provides housing directly and also manages properties thereby creating an income stream for the organisation.</p> <p>Properties include a mixture of one and two bedroom apartments, one and two bedroom townhouses, and three and four bedroom houses. Some of the homes the organisation has built themselves, while others have been purchased. They are scattered within apartment blocks or they are free-standing homes in new or existing estates. (Women's Property Initiatives, n.d.).</p> <p>https://wpi.org.au/</p>			

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Older Women's Housing Project	Secure rental	Project of WPI	Older women
<p><i>4 homes recently built</i></p> <p>This new project of WPI uses an unconventional funding model where older women put a medium size investment down to have a secure rental.</p> <p>WPI recently completed the construction of four architect-designed homes in Melbourne's Beaconsfield for the pilot of its Older Women's Housing Project. The project is designed to assist low income women with some savings (usually a small superannuation payout). This makes them ineligible for social housing, yet they don't have the financial capacity to access a mortgage or own a home on their own. These women are currently locked into the private rental market watching their savings being depleted.</p> <p>This project offers these women an opportunity to make a \$150,000 investment to secure a high quality, affordable and adaptable home that will allow them to age in place. The value of their original investment will be preserved and can be accessed, with interest, at any time in the future if they decide the property no longer meets their needs. The women will be charged rent that is no more than 30% of their income and WPI will be responsible for the costs of maintaining the properties, rates and building insurance (Older Women's Housing Project, n.d.)</p> <p>https://wpi.org.au/older-womens-housing-project/</p>			
Better Together Housing (Australia)	Home sharing match-making programme	Non-profit organisation	Older women
<p><i>No data available on number of women served to date.</i></p> <p>This programme is similar to one that is being piloted in Nelson called Home Share for Her. The below information is from the Better Together Housing website.</p> <p>This is a program designed by women over 55 to meet the needs of independent women like ourselves. It is tailored to bring women together in a safe and secure way to find shared accommodation. Participants can be women who own or rent their home but are interested in finding a woman to share with, or women who are looking for a new place to live with one (or more) other woman. They also welcome women who are not sure about sharing, but want to connect with other women and explore a little first before deciding. (Better Together Housing, n.d.).</p> <p>https://bettertogetherhousing.com.au/</p>			
Soroptimist International of Vancouver (Canada)	Rental	Developer & Non-Profit Women's Organisation	Senior women, working women, and women-led families
<p><i>This has not yet been built</i></p> <p>What is notable about this project is that it was envisioned by a women's organisation that had two missions with its housing project—to support women with better housing and to create more cohesion and visibility for women professionals in the development sector. It is an innovative affordable housing project providing housing for women, led by a team of women leaders across the design, development and construction</p> <p>Not only will this project support women through housing, but it will also improve the visibility of women leaders in development-related industries that are typically male-dominated.</p> <p>Soroptimist International engaged Purpose Driven (a property development company) to be the development lead on this innovative and ground-breaking new affordable housing project in Vancouver. Focused on closing the glaring gap in the housing needs of women in our city by providing affordable and long-term housing for senior women, women-led families, and workforce women, this project is a visionary example of affordable housing built to best meet the needs of women.</p> <p>This proposed development will be a thirteen storey building with a mix of unit sizes to support women at all stages of life. The building will include amenity spaces that will support the needs of women living in the building, including indoor and outdoor gathering spaces and a rooftop patio. The process to advance this project will be a great example for other visionary projects for years to come (Soroptimist, 2022).</p> <p>Website: https://www.purposedrivenroi.com/case-study-siv</p>			

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
New Ground CoHousing by the Older Women's Co-Housing–OWCH (UK)	Ownership, co-housing, some affordable rental, tenure is a mutual company	Community-Led Group in partnership with non-profit housing organisations	Senior women
<p><i>26 homes</i></p> <p>What is notable about this project is that it is a private-public partnership with financing from both the future homeowners and from non-profit organisations. It started with women who wanted and could afford to house themselves and to own their own home within the co-housing project. As a community-led housing project, they were very active in shaping the housing project according to shared values as well as its ongoing management.</p> <p>They wanted to be inclusive of women who lacked equity to buy and therefore needed affordable rent. They partnered with a local non-profit housing association to help them find the site. The housing association bought it, which forward-funded the development with a 10% deposit from each future resident (pre-selling the units).</p> <p>They then engaged another non-profit housing organisation, Housing for Women, to finance and to act as landlord for the rental units which make up one third of the houses. Housing for Women secured finance for this project through private charitable grants (New Ground Cohousing, n.d.).</p> <p>They have an extensive Resources page on their website which contains useful information for others wishing to learn their model.</p> <p>Website: https://www.owch.org.uk/</p>			
Women's Housing Limited (Australia)	Affordable and long-term rent, transitional wrap-around services	Affordable and long-term rent, transitional wrap-around services	Women at risk of homelessness
<p><i>In 2020-21 85 Transitional properties, 103 households 334 tenants in community housing and rooming houses</i></p> <p>What is notable about this organisation is it is basically acting as a housing developer and also its capacity to deliver on large-scale housing projects given its track record with property development and management. They act as a voice for women in the housing sector.</p> <p>They have recently been awarded the tender from the State Government to build 309 properties across Victoria. They partner with other state-wide services to be able to provide wrap-around services for women.</p> <p>Since becoming a Housing Association, WHL has significantly expanded and diversified its housing portfolio and housing development capacity. WHL has both the capacity and experience to deliver large-scale housing projects aimed at meeting the ever-growing demand. WHL will continue to advocate for the housing needs of women and children and contribute to the growth of affordable housing stock. 21+ years as an Organisation is their report that outlines all their successes to date (Women's Housing Limited, 2016).</p> <p>WHL also provide additional services including:</p> <ul style="list-style-type: none"> • Intake and assessment services for homeless women • Distributing Housing Establishment Funds to assist women experiencing a housing crisis • Housing assistance and referral to women exiting prison <p>Website: https://womenshousing.com.au/</p>			
Narara Ecovillage (Australia)	Co-Living, Ecovillage, Unit Title	Co-Living, Ecovillage, Unit Title	People who share ecovillage values
<p>Narara is an intentional community built on ecovillage principles. They offer plots to buy where people can self-build. There is an article in ABC News Australia about four women who came together to design a house that they could co-own and live in to be built on the plot they bought in Narara Ecovillage. It is specially built to give each woman her own large personal space but with a shared kitchen and lounge. This is a form of collective household within a collective housing development.</p> <p>Website: https://nararaecovillage.com</p>			

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Women's Community Revitalization Project (Philadelphia, USA)	Rent-to-buy ownership & Long-term Rental	Non-Profit Organisation	Low-income women & their families
<p><i>322 new homes</i></p> <p>What is notable about this project is its focus on involving the women in the design process and its full-service delivery of housing. They offer affordable, long-term rental to promote community cohesion. "Building affordable, safe, high quality permanent housing to strengthen communities and provide a strong foundation for low-income women and their families to grow."</p> <p>The development of affordable housing is the center of WCRP's work. They build and operate affordable housing developments from start to finish: finding the sites, designing the houses, raising the money, managing construction and making sure that the women and families who live there become part of a strong and vibrant community.</p> <p>At WCRP, residents and neighbours are involved in every part of housing design. This inclusive process guarantees that their housing meets the real-life needs of the women and families who will actually live there. They construct well-designed, innovative places to live, overcoming any obstacle to ensure that the production and quality of our desperately needed housing is never compromised.</p> <p>They also have a Community Land Trust aspect of the organisation which allows the organisation to acquire affordable land and offer progressive home ownership through rent-to-buy. The Community Justice Land Trust (CJLT) promotes equitable development through community ownership in the City of Philadelphia. The Community Justice Land Trust currently has the 36 rent-to-own homes and it has additional plans to transfer land for the Nicole Hines Townhomes, which will include 35 rent-to-own townhomes in Germantown, and the Mamie Nichols Townhomes, which will be 33 rental townhomes in Point Breeze (Women's Community Revitalization Project, 2021).</p> <p>Website: https://www.wcrpphila.org/housing</p>			

Appendix 7: NZ major housing role players

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Kāinga Ora, Nationwide	Kāinga Ora, Nationwide	Government	First home buyers within a set income bracket
<p>Kāinga Ora offers assistance for homeownership in the form of a first home loan, grant and partnership to individuals and families who earn below a certain income.</p> <p>The details of the criteria and how to apply are found on their website at: https://kaingaora.govt.nz/home-ownership/ and in the appendix.</p>			
Ministry of Housing & Urban Development (MHUD), Nationwide	Progressive Home Ownership Scheme	Government	First home buyers within a set income bracket
<p>(PHO) falls on the “assisted housing” part of the continuum and includes rent-to-buy and shared equity. Each option is only available for families earning too much to qualify for social housing and too little to afford to buy on the open market. It allows for the families to own the house fully over time – in as short as 5 years in the rent-to-buy model and 15 years in the shared equity model.</p> <p>Housing providers need to qualify to receive the PHO funding. It could be possible that community-led groups partner with a Community Housing Provider to access—this is an area to be explored further.</p> <p>https://www.hud.govt.nz/residential-housing/progressive-home-ownership/</p>			
Community Housing Aotearoa (CHA)	Advocacy, resources	Advocacy, resources	Serves Community Housing Providers
<p>This the national peak body for CHPS, who are members of CHA, who in turn serve various populations, income brackets, and demographics around the country. CHA advocates on behalf of and provides resources for their members.</p> <p>Note: We have not listed all the CHPs that are in operation in the Waikato as this can be found on the CHA website, searching by region.</p> <p>https://communityhousing.org.nz/</p>			
Waikato Regional Housing Initiative	Advocacy, resources, networking,	Project in partnership with Regional Council	Membership is open to those who are working on housing solutions in the Waikato
<p>The Waikato Housing Initiative (WHI) is a cross-sectoral group working together to change the current status quo of housing across the region by leading, connecting and facilitating the delivery of affordable, quality and accessible homes in the Waikato.</p> <p>https://www.waikatohousinginitiative.org/</p>			
Waikato Community Lands Trust	Land acquisition, linking land with community and housing providers	Non-profit organisation	Serves people in the Waikato within an income bracket, working with housing providers
<p>They will work with partners and collaborators to make WCLT owned land available to develop quality housing and associated community facilities across the social and affordable housing spectrum.</p> <p>Their goal is to provide the Waikato people access to affordable and quality housing across the social and affordable housing spectrum in a thriving and sustainable community.</p> <p>https://wclt.org.nz/</p>			

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
The Housing Innovation Society (THIS), Nation-wide	Advocacy, resources, networking	Incorporated Society	Anyone interested in and needing support for alternative housing models
<p>THIS is the umbrella organisation for community-led and collective housing in Aotearoa. It is a non-profit organisation with a mission “To support innovation in housing development by addressing issues of equity, affordability and sustainability, to deliver thriving communities and social, environmental and financial wellbeing”(THIS, 2021). Individuals, groups and organisations can become members.</p> <p>THIS aims to support the growth of collective, resident-led solutions for better housing in Aotearoa in the following ways.</p> <p>Build awareness of the different ways to think about housing and the opportunities that exist.</p> <p>Create a space for people who are interested in new or alternative ways of development to find useful information and be able to connect with others.</p> <p>Advocate for regulatory, civic and industry reform to remove barriers to self-determined community development responses.</p> <p>Shift the focus of both public and private sectors toward the facilitation of mana motuhake. (THIS, 2021)</p> <p>https://thehousinginnovationsociety.com/</p>			
The Society for Cooperative Housing NZ, Nation-wide	Advocacy, resources, networking	Incorporated Society	Anyone interested in and needing support for establishing/running cooperative housing
<p>This three year old organisation was set up with “the purpose to establish Cooperative Housing pathways for Aotearoa New Zealand, to develop resources to support the delivery of Cooperative Housing initiatives, and to work with alternative financiers to obtain and allocate funding for this work” (Society for Cooperative Housing NZ, n.d.).</p> <p>This organisation is currently low on capacity to help community-led groups but it is growing in its knowledge and networks within the housing sector. Anyone can become a member to receive regular communication by paying a reasonable yearly membership fee.</p> <p>https://www.facebook.com/SCoopHNZ/</p>			
Common Ground	Advocacy, resources, networking, education, consulting	Social enterprise	Anyone interested in and needing support for establishing/running/ enabling a connected, affordable, and sustainable housing community
<p>This social enterprise was established in 2019 to enable connected, affordable and sustainable housing communities. Common Ground offers information, case studies, presentations, resources, and services to build the capacity of community groups, landowners, local government, developers, and housing organisations to better support a regenerative approach to the development of housing communities (Common Ground, 2020).</p> <p>www.commonground.net.nz</p>			
Forever Affordable Homes	Advocacy, cooperative housing development on community land trust	Social enterprise	Social enterprise
<p>Our solution uses Community Land Trust and Cooperative models to bring to market housing solutions for the “missing middle”. This is the large and growing portion of the population that sits between being able to afford to buy/or market rent and being eligible for any income support (Forever Affordable Homes, n.d.). It’s currently focusing on the Auckland region for a pilot project.</p> <p>https://foreveraffordablehomes.co.nz/</p>			

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Small Time Developments Limited	Housing development, matchmaking of residents for collective housing projects	Housing development, matchmaking of residents for collective housing projects	Those interested to create or live in a collective housing community
<p>This social enterprise development company's purpose is to facilitate the development of affordable and intentional housing communities within a shorter time frame than usually experienced by community-led housing groups. They have created a pathways diagram and colour-coded the ways in which they can help a group with their housing development process. The diagram in the appendix illustrates the three pathways that a community-led housing project could take when moving from the initial vision to working with a development team to build the property.</p> <p>https://smallhome.nz/</p>			
The Urban Advisory	The Urban Advisory	Consulting Agency	Community-led housing groups, developers, planners, government
<p>They have a range of urban advisory services to create urban design projects and also have been focusing collective housing projects and advocacy.</p> <p>https://www.theurbanadvisory.com/</p>			
CLOser Developments	Advocacy, planning, architecture & housing development services	Social enterprise	Those interested to create or live in a collective housing community, developers, planners
<p>A commercial, for-purpose, co-operative organisation delivering co-operative villages to ensure perpetually affordable, connected, living opportunities for New Zealanders.</p> <p>facebook.com/ConnectedLivingOpportunities/</p>			

Appendix 8: NZ major finance role players

NAME & LOCATION	SERVICE TYPE	ENTITY	TARGET GROUP
Community Finance	Investment for community housing	Financial-Investment	Financial-Investment
<p>Community Finance is a platform which invites impact investors to purchase community bonds. It is designed to support all Community Housing Providers – 90 trusted local organisations based in communities up and down the country. Their business model allows local investors to support local housing outcomes delivered by the community for the community.</p> <p>https://communityfinance.co.nz/</p>			
YouOwn	They are the co-ownership partner—providing deposit of home loan	Investor	Homeowners that qualify for a mortgage but don't have full deposit
<p>YouOwn provides the remainder of the deposit for a home loan.</p> <p>Criteria to qualify: NZ Citizen / Permanent Resident, 5% deposit from savings/Kiwisaver, Low or no debt, Household income of \$110,000+ (Bay of Plenty), \$130,000+ (Auckland)</p> <p>https://youown.co.nz/</p>			
Kiwibank (co-ownership)	Co-ownership loans to friends/family buying together	Financial-Mortgage	Two or more homeowners who together qualify for a mortgage
<p>https://www.kiwibank.co.nz/personal-banking/home-loans/getting-a-home-loan/co-own/</p>			
Westpac (Mobile Mortgages)	Mortgages on mobile dwellings	Financial-Mortgage	Suits those with land and who qualify for a mortgage
<p>Prebuilt home loans are purpose-designed for prefabricated (prefab) houses.</p> <p>Need as little as 10% deposit¹.</p> <p>Provides funding while the house is being built at the factory.</p> <p>Conditional approval, giving plenty of time to find the right section and plan the build².</p> <p>https://www.westpac.co.nz/home-loans-mortgages/options/prebuilt/</p>			
Mortgage Mates	Matchmaking for people seeking others to co-own	Matchmaking for people seeking others to co-own	People who don't qualify for a mortgage on their own so want to find a co-buyer
<p>Mortgage Mates matches people based on housing need including location, price and deposit amount, and housemate preferences. This service is currently only in Australia but the founder has plans to operate in New Zealand in the near future.</p> <p>https://www.mortgagemates.com.au/</p>			

Appendix 9: Accessing PHO funding from MHUD

The following is taken from the website: <https://www.hud.govt.nz/residential-housing/progressive-home-ownership/accessing-pho-funding/>

Funding is now available to eligible providers with a new or existing PHO product through the Progressive Home Ownership Fund.

To receive funding, organisations must become an approved PHO provider and submit a plan for how they will deliver their PHO scheme. They can do this by responding to an Invitation to Participate in their chosen pathway.

Becoming an approved PHO provider

To become an approved PHO provider, organisations must show that they have:

- a sound financial situation
- good governance practice
- sound organisation processes
- designed a viable PHO product
- financial institutions willing to work with the product
- the ability to work with households.

Submitting a delivery plan

A delivery plan must include:

- the type, number and location of the dwellings requiring PHO funding to purchase or develop
- evidence of demand to participate in their PHO scheme
- the amount of funding required
- estimated delivery timeframe
- drawdown milestones and estimated timeframe for reaching those drawdown milestones, and
- what security the organisation intends to offer for the loan.
- Investment Framework January 2022
- This Investment Framework outlines the Government's strategy for investment in progressive home ownership (PHO) schemes

through the Government's \$400 million PHO Fund.

Financial modelling tools

We have partnered with The Property Group to produce financial modelling tools to support new and aspiring PHO providers to have a clear and consistent understanding of how to:

- assess whether households/whānau can afford to enter the scheme and achieve independent home ownership within 15 years, and
- demonstrate that the development to build PHO homes is feasible, and if the project will have sufficient funding throughout the development process and through to completion.

The financial modelling tools are designed to be used for three types of PHO schemes:

- shared equity
- rent to buy
- leasehold

There are two ways eligible individuals, families and whānau will be able to purchase a home through PHO:

- through approved PHO providers, and
- through First Home Partner, administered by Kāinga Ora – Homes and Communities (Kāinga Ora).

Eligibility for the PHO Fund

To access PHO through PHO providers and through Kāinga Ora, applicants must first meet certain criteria.

Applicants must:

- be legally able to buy a home in NZ (or married to or in a civil union or de facto partnership with someone who is legally able to buy a home in NZ)
- have a household income before tax of no more than \$130,000, (with an exception for multigenerational households)
- be a first homeowner or a second chancer
- be required to commit to occupy the home bought as their principal place of residence for at least 3 years.

In addition to the general eligibility criteria above, providers can apply their own eligibility criteria for their scheme(s).

Accessing progressive home ownership through PHO providers

PHO providers work with lower to median income individuals, families and whānau are unlikely to buy a home without a reasonable level of financial and non-financial support. They support individuals, families and whānau with the tools they need to achieve independent home ownership.

PHO providers will work with communities on the ground to help individuals, families and whānau start their journey toward achieving their aspirations, matching them to a newly built home that meets their needs.

HUD has granted loan funding to the following providers for their PHO programmes:

Habitat for Humanity

Habitat for Humanity has operated a progressive home ownership scheme in New Zealand for more than 25 years using its rent to buy model. In that time, it has assisted more than 500 moderate-income families into home ownership.

Habitat for Humanity have received funding to construct 73 homes for PHO in:

- Auckland
- Pukekohe
- Hamilton
- Tauranga
- Upper Hutt
- Nelson/Tasman
- Dunedin

Appendix 10: Kāinga Ora First Home Grant

To be eligible for a First Home Grant, you must:

- be over 18
- have earned less than the income caps in the last 12 months
- not currently own any property, this does not include ownership of Māori land
- have been contributing at least the minimum amount to KiwiSaver (or complying fund or exempt employer scheme) for 3 years or more
- purchase a property that is within the regional house price caps
- agree to live in your new house for at least 6 months.

You must also make sure the house or land you want to buy meets the property requirements.

Income requirements

In the 12 months before you apply, you must have earned:

- \$95,000 or less before tax for a single buyer
- \$150,000 or less before tax for 2 or more buyers.

Deposit requirements

You must provide evidence that you have a deposit of at least 5% of the purchase price of the house you want to buy or build.

This can include money:

- from your KiwiSaver first-home withdrawal
- from your First Home Grant approval/ pre-approval amount,
- that you have saved in the bank
- you have already paid towards the property
- gifted by a close family member.

If using gifted money, you'll need to supply a completed declaration.

KiwiSaver contribution requirements

You must have been regularly contributing at least the minimum amount to KiwiSaver for 3 years.

- The minimum contribution is currently 3% of your total income.
- The 3 years don't have to be consecutive, as long as they add up to 3 years' worth of contributions. For example, if you have been a KiwiSaver member for 3 years but took a 6 month savings suspension, you would not be eligible for the First Home Grant until you had contributed for another 6 months.
- Contributions must be made from all your sources of income, not just your main source of income.
- If you are a non-earner you need to make voluntary contributions of at least 3% of the adult minimum wage based on a 40 hour week.
- If you are self-employed or on a benefit and make voluntary contributions, you need to have made contributions at least once a year for 3 years of at least 3% of your annual income.
- If you have made a combination of automatic and voluntary contributions, the total amount needs to be at least 3% of your total annual income.

Property requirements

The property purchase price must be within the regional house price caps.

You must agree to live in your home for at least 6 months from:

- the date you buy your home (the settlement date), or
- the date the code compliance certificate for the house is issued, if it is a new build.

You must not currently own any land or property. This includes a property owned by a spouse or de facto partner that you could reasonably be expected to live in or sell. It does not include ownership of Māori land.

If you are buying a property with other people, you must be buying an equal share.

If you buy privately (not through a real estate agent), you may need to provide evidence that you have paid a fair market price, for example a registered valuation.

If you've previously owned a property

Previous home owners in New Zealand or overseas may apply for the First Home Grant. You can only receive the First Home Grant or its predecessors, the KiwiSaver HomeStart grant or KiwiSaver deposit subsidy, once.

If you are a previous home owner wanting the First Home Grant, you need to meet the standard eligibility criteria, and you must:

- not have received the First Home Grant or KiwiSaver HomeStart grant/KiwiSaver deposit subsidy and/or first-home withdrawal before
- not have realisable assets worth more than 20% of the house price cap for existing properties for the area you are buying in.

For example, if you were buying a house in a \$400,000 cap area, your realisable assets cannot be worth more than \$80,000.

Realisable assets are belongings that you could sell to help buy a house, including:

- money in bank accounts (including fixed and term deposits)
- shares, stocks and bonds
- investments in banks or financial institutions
- building society shares
- boats or caravans worth over \$5,000
- other vehicles (such as classic motorbikes or cars that aren't your usual mode of transport)
- other individual assets valued over \$5,000
- deposit funds paid to real estate agent.

KiwiSaver funds are not considered realisable assets.

Kāinga Ora First Home Partnership

You need to meet the lending requirements of a participating bank to receive a home loan and be able to contribute a minimum of 5% of the purchase price of the home you are interested in buying. The more you have available to contribute, the better.

To be eligible for First Home Partner, you must:

- be over 18 years old
- be a New Zealand citizen, permanent resident, or a resident visa holder who is “ordinarily resident in New Zealand”; OR be applying with someone who meets the citizenship or residency requirements, and you are married to or in a civil union or de facto partnership with that person
- have a total household income before tax of no more than \$130,000
- have a good credit rating (subject to a credit report)
- be a first home buyer
- not previously received shared ownership support from Kāinga Ora

You must be buying the home for you to live in and commit to living there as your primary place of residence for at least three years from your settlement date. See what homes are eligible for First Home Partner.

If you are applying as a multi-generational household, you'll need to get in touch with us before you apply.

Deposit requirements

You must provide evidence that you have a minimum contribution of 5% toward the purchase price of the home you want to buy. This can include money:

- that you have saved in the bank
- from your KiwiSaver first-home withdrawal
- from a First Home Grant approval
- gifted to you by a family member

If you are using gifted money, you will need to supply a completed gift declaration.

[First Home Partner gifting declaration \[PDF, 24 KB\]](#)

The more you have to contribute toward the purchase of the home, the better, as this will help set you up closer to full home ownership.

Bank lending criteria

In addition to meeting the Kāinga Ora eligibility criteria for First Home Partner, you will also need to satisfy the lending criteria of a participating bank in order for them to provide you with a home loan.

All banks and lenders have slightly different lending criteria, but they will include your financial ability to repay the loan, your financial circumstances, your credit history and the way you've conducted your bank accounts in the past.

[View our participating banks](#)

If you've previously owned a home

If you have previously owned a home in New Zealand or overseas, but no longer do, you may be eligible for First Home Partner. You will need to meet the standard eligibility criteria. In addition, you must:

- not currently own a home in New Zealand or overseas
- not have previously received financial support from First Home Partner
- not have realisable assets worth more than 20% of the house price caps for homes in the area you are buying in.

Realisable assets are belongings that you could sell to help buy a house, including:

- money in bank accounts (including fixed and term deposits)
- shares, stocks and bonds
- investments in banks or financial institutions
- building society shares
- boats or caravans worth over \$5,000
- other vehicles (such as classic motorbikes or cars that aren't your usual mode of transport)
- other individual assets valued over \$5,000
- deposit funds paid to real estate agent.

KiwiSaver funds are not considered realisable assets.

Appendix 11: Suggested Individual & Collective Housing Options for Women & Their Families

Suggested Housing solutions for individual women and their family

SOLUTIONS	DETAIL
Social and Assisted Housing Options	If a woman/family qualifies for social housing (within an income-earning threshold) she/the family can join the housing register for social housing to be housed through a CHP or Kāinga Ora. The various options available through these organisations have been outlined in this report or the appendix.
Co-ownership	<p>If a family would like to own their own home on the market but can't make the deposit or even the monthly mortgage payments, they can buy as co-owners using the tenants in common framework.</p> <p>There are a few providers helping people with this co-ownership model with more coming on board:</p> <ul style="list-style-type: none"> • YouOwn to get a bridging finance for the deposit on a market house • Mortgage Mates to buy a house and live in it together with another woman (this is currently only in Australia with plans to offer services in New Zealand) • Kiwibank promotes their co-ownership loans & other banks might becoming more amenable to lending to friends & family groups • There are other banks starting to normalise these services
Rental	<p>If a woman wants to find a rental where she is matched with someone suitable, rather than going through the rental market process, and with facilitated services that offer safe placement, she could go through Homeshare for Her. This programme is being piloted in Nelson so could also be piloted in Hamilton. This would be suitable for a single woman or a woman with one child.</p> <p>Build-to-Rent: This option will become more available as investors partner with developers to create long-term, affordable rental options.</p>

Suggested Collective Housing options For groups of women & their families

SOLUTIONS	DETAIL
Get support from the Waikato Regional Housing Initiative	WHI services for groups could include advocacy and possible funding assistance as the project can channel funding and resources to housing projects that score high on their scorecard. It might require a partnership with a CHP.
Partner with the Waikato Community Lands Trust	At this point, the WCLT is not responsible for building homes but will partner with CHPs to do the building. Again, if a national CHP for women is established, this can be an easier partnership.
Become upskilled in the typologies and tenures of the many different housing options	<p>Explore the organisations, mentioned in this report, that offer courses, networking events, and resources in community-led and collective housing for individuals and groups for instance:</p> <ul style="list-style-type: none"> • Fellowship for Intentional Community • Global Ecovillage Network • Common Ground • Cooperative Housing International • Robin Allison (Earthsong Eco-Neighbourhood consultant)
Start or form a co-housing or cooperative housing group	If a group of women or families are interested to pursue collective housing—to develop their own housing project such as co-housing or cooperative housing or a micro-village—there are a number of enabling role players, as listed in the tables above, that could assist. These include the Collective/Community-led Housing Peak Bodies as well as the consulting and development social enterprises that offer consulting and development services.
Micro-village development.	Intensification and urban density planning regulations are changing with Hamilton being one of the cities where this will apply. This micro-village model would harness the new intensification policy for Hamilton where three families could develop on the same site together without needing to jump through the consent red-tape.

Appendix 12: HUD GPS statements supportive of community-led and collective housing

Government Policy Statement on Housing and Urban Development Recognises Community-Led, Collective Housing as a Solution

The GPS HUD statement that was published in Oct 2021 calls for “a systems-wide response”, including community groups, with implementing this strategic direction for housing.

The following statements were taken from various pages of the GPS-HUD and confirm government’s acknowledgement of collective housing, the need for culturally-appropriate housing, the need to government to partner with organisations and community groups to create more affordable housing, and the need for government to remove barriers and be active to make policies and funding available to create housing that meets people’s needs and aspirations.

Other community-led projects also have an important role to play. Collective housing approaches (including papakāinga, community land trusts, co-operatives and co-housing) can play a role in providing alternative affordable options.

Successfully implementing the GPS-HUD requires central and local government to partner and collaborate with others to enable a system-wide response. We know that large-scale and systemic change is not something that government can do on its own – everyone needs to contribute to shift a plan into reality.

Developers, the building and construction sector, finance providers, local government, community groups and others can respond to the strategic direction laid out in the GPS-HUD and contribute towards the change that helps realise the future New Zealanders have told us they want. The system encompasses many aspects, we need to all work together to realise change.

The way housing and urban development is funded and financed also needs to evolve to be more certain and consistent to support the system to deliver homes within communities that meet people’s needs and aspirations.

Maximising the benefits of housing and urban development requires proactive and genuine collaboration between numerous organisations.

Across our work, government will pursue partnerships and relationships for people and places, leveraging knowledge, connections, and resources to support our collective aspirations.

Plan and invest in our places – to ensure our neighbourhoods and places meet the needs of our communities today and are well equipped to meet long-term climate, social, cultural, environmental and economic challenges and opportunities.

Building homes for communities that have been underserved by the housing and urban development system. Building houses that meet the intergenerational living needs and of Māori, Pacific peoples and others. Building homes that reflect and respect tikanga and the different backgrounds, values and cultures of different communities in Aotearoa New Zealand.

Support increased access to affordable homes and access to finance and grants for low to middle income families and first home buyers.

- *Identify and remove barriers to other alternative tenures to outright home ownership (for example, shared ownership, co-housing, rent to buy, or leasehold arrangements).*
- *Work with lenders to help reduce the complexity and uncertainty around lending for novel or non-standard affordable housing options, including by facilitating development of standardised approaches and documentation that makes it easier for all parties and which can facilitate faster access to finance.*
- *Consider government investment and support to non-government providers to increase the supply of purpose-built rental housing and to support pathways to home ownership.*
- *Ensure ongoing and sustainable mechanisms to fund affordable housing supply including consideration of value uplift capture.*

We will develop a range of pathways into home ownership, rental and entirely new types of tenure that support people into stable and affordable homes and help them stay there. This includes providing financial support such as grants so people can achieve their home ownership aspirations and by attracting private and philanthropic capital and investment into affordable housing supply.

Government will continue to review policy and regulatory settings, including tax and fiscal settings, to understand what is driving investment behaviours across the housing market and what needs to change to support better housing outcomes for more of Aotearoa New Zealand.

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