



Livingston and Associates



# Tasman and Affordable Housing: Need, Demand & Pathways to Making a Difference

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**Final report prepared for the Rātā Foundation**



Ian Mitchell (Livingston and Associates) & Kay Saville-Smith (CRESA)

[kay@cresa.co.nz](mailto:kay@cresa.co.nz)

## CONTACT DETAILS

**Key contact: Kay Saville-Smith**  
**Centre for Research and Social Assessment (CRESA)**

**Address:** 4M 51 Webb Street  
Te Aro  
Wellington 6002

**Phone:** 0274 303 575

**Email:** [kay@cresa.co.nz](mailto:kay@cresa.co.nz)

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## EXECUTIVE SUMMARY

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Low- and modest- income households face housing pressure in Tasman. There is a significant misalignment between household incomes, rents and house prices for households with median incomes and below. This has resulted in a pressurised rental stock and some households burdened by crowding.

Of all the regions in the 'Top of the South', in 2018 Tasman has the highest prevalence of homelessness arising from being without shelter, in temporary accommodation, or unwilling sharing. At 101.9 homeless people per 10,000 population, Tasman is fifth among the regional councils burdened by homelessness while Marlborough and Nelson are the seventh and eighth respectively. The homelessness rate is further increased when households without basic amenities are included. For Tasman, the rate reaches 174.1 homeless people per 10,000 population compared to Marlborough at 171.3 homeless people per 10,000 population and 161.2 homeless people per 10,000 population for Nelson.

It is estimated that Tasman has around 5,380 households in precarious housing situations. In 2021 it is estimated that renter households for whom the housing market was not delivering numbered 3,230. This is an increase from 2,860 households in 2018. Few of those have access to non-market housing. The number of households in need who find those needs are not met by way of non-market housing provision rose from 2,620 households in 2018 to 2,990 households in 2021.

Some 3,860 Tasman households in 2021 did not meet affordability benchmarks at median rents and an estimated 5,020 private renter households were unable to enter owner occupation at the prevailing lower quartile house price. That is, around 69% of private renter households in 2021 not meeting the benchmark for median rents and 89% of private renters not meeting the benchmark at the lower quartile house price.

The production of lower quartile dwellings has shown some bounce in recent years, but have declined in relation to household growth.

The median weekly rent in Tasman was \$162 in 1996 and \$488 in 2021. That 202% increase surpassed the 144% increase in median household incomes. Both increases are dwarfed by the 454% increase in lower quartile house prices.

Tasman's 'intermediate housing market' has expanded from about 60% of Tasman's renter households and 15% of all Tasman households in June 2018, to 69% of renter households and 17% of all Tasman households in June 2021.

It is estimated that the number of households in the intermediate housing market in Tasman increased from 3,100 to 3,880 households between 2018 and 2021. These are substantial numbers of households. The proportional increase of households in the

intermediate housing market in Tasman (25%) between 2018 and 2021 is lower than Marlborough (41%) but higher than Nelson (17%). Under-supply of lower quartile house priced dwellings for sale, pressures on rents and rising mortgage interest rates are likely to expand the intermediate housing market over the short and medium terms. Working households unable to enter owner occupation and trapped in high rent conditions is likely to either increase in number or these working households will leave Tasman.

There are substantial numbers of renter households with annual incomes less than \$100,000 that could enter into some intermediary or alternative tenure for right price pointed dwellings. These households have resources that could be utilised to provide for better housing solutions for themselves, but also take pressure off the rental market and relieve temporary housing supply and homelessness.

The sustained production of, and access to, affordable housing is dependent on:

1. Commitment to the production and delivery of decent, affordable dwellings.
2. Designs and production costs with right-priced land, labour and materials to produce dwellings at affordable price points.
3. Investment necessary to fund affordable builds which can deliver an adequate income stream.
4. Housing products and financial vehicles that allow households to access housing at an affordable cost.

For Rātā Foundation, like all of those interested in investing in or delivering affordable housing, partnering and innovation is required if it is to contribute to resolving Nelson's persistent problems with affordable secure housing. The viability and efficacy of these different vehicles needs to be assessed on a case-by-case basis according to the interests and relationships with potential partners. In particular, Abbeyfield has a strong presence in Tasman. Habitat for Humanity in Tasman is delivering progressive home ownerships and the Nelson Tasman Housing Trust has around 50 affordable rental units across the Tasman and Nelson regions.

Unlike Nelson, Tasman has retained its council housing, but the need for sub-market, affordable rental housing as well as alternative tenures is likely to be strong. Multi-unit typologies may be helpful in delivering affordable dwellings but they will need to be carefully designed and scaled. There may also be some challenges associated with current planning rules, covenant use in Tasman and potential landbanking by an expanding retirement village presence.

## GLOSSARY

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**Affordable housing** is where households spend no more than 30% of their gross household income paying rent or servicing the mortgage and non-discretionary costs associated with buying a property.

**Housing affordability stress** where a household's non-discretionary housing costs are in excess of 30% of their gross household income.

**Severe housing affordability stress** where a household's non-discretionary housing costs are 50% or more of their gross household income.

**Stressed renter household** is one paying more than 30% of their gross household income in rent.

**Severely stressed renter household** is one paying 50% or more of their gross household income in rent.

**Housing need** is the total number of renter households within a community which require housing assistance to meet their housing requirements. Also referred to as '*Total renter housing need*'.

**Other housing need** are households experiencing housing stress because of needs beyond housing affordability stress such as crowding.

**Unmet housing need** measures the total households or a proportion of the total households whose housing needs are not met through provision of Kāinga Ora (formerly Housing New Zealand Corporation), local authority, community housing providers or other non-market housing providers.

**Intermediate housing market** consists of private renter households who have at least one member in paid employment and are unable to affordably buy a dwelling at the lower quartile house sale price.

**Proxy intermediate housing market measure** is calculated in this report because data limitations make the calculation of the intermediate housing market difficult. The measure includes all private renters with household reference people aged less than 65 years and unable to buy at the lower quartile house sale price.

**Social housing** is provided by Kāinga Ora (formerly Housing New Zealand Corporation), some local authorities, and some community housing providers (CHPs).

**Stock rents** are rents paid by existing tenants to their landlords. Both stock and flow (see below) are market rents.

**Flow rents** are the rents paid when a tenant enters an agreement with a landlord for a dwelling in which they have not been residing or for which they have not paid rent previously. Usually measured by bond data. Both stock and flow rents (see above) are market rents.



**Community housing sector** consists of registered housing providers (CHPs) meeting regulated requirements around housing provision and products. The community housing sector provides a diversity of tenures including public housing rental places, social housing, long-term affordable rents, various forms of intermediate tenure housing such as shared ownership and progressive home ownership.

**Lower quartile house sale price** is the sale price of dwellings a quarter of the way through the ordered distribution of all dwelling sales from the lower end.

**Price points** indicate the purchase price, or less commonly rent, for a dwelling. For purchase, housing outgoings to service the price point will include the equivalent of a table mortgage and non-discretionary rates and insurance. For rental housing, the rent. For occupation right agreement, non-discretionary fees.

Affordable price points can be set in relation to household income or the income of the person servicing and responsible for the mortgage. See affordable housing above. Kiwibuild and other measures of price point relative to income are not necessarily affordable for around median and lower household incomes despite being at the lower end of available prices.

For purchased dwellings, the price point is affordable if the household is paying 30% or less of their gross household income in housing costs (rent or the cost of a mortgage required to buy a dwelling assuming a 10% deposit and the current mortgage interest rate (sourced from the RBNZ website).

## 1. INTRODUCTION

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The Rātā Foundation, along with the Wayne Francis Trust, recently commissioned an analysis of affordable housing demand and futures for Ōtautahi. That built on analysis of housing demand for Greater Christchurch but focused on the data pertaining to the urban part of Christchurch City Council's territorial jurisdiction. Rātā Foundation has subsequently asked that we undertake a similar analysis for Tasman, Nelson and Marlborough respectively. Each of these areas are bounded by the jurisdictions of their councils: Marlborough District Council, Nelson City Council and Tasman District Council. Within each a number of areas have also been analysed. Those are as follows:

- Nelson City Council.
- Tasman District Council sub-areas:
  - Urban Tasman;
  - Ruby Bay / Motueka; and
  - Balance of Tasman District.
- Marlborough District Council sub-areas:
  - Urban Marlborough;
  - Tuamarina/Lower Wairau;
  - Picton/Waikawa; and
  - Balance of Marlborough.

This report focuses on Tasman and its sub-areas and has four components:

- New statistical analysis to establish the extent of housing stress in owner occupation and rental sectors in Tasman, demand by dwelling typology and tenure, and housing supply adequacy.
- A discussion of the findings from existing research and research in progress around affordability and the meaning of home for different population groups with a particular focus on young people, seniors, families with young children, and people marginal to the housing stock due to disability.
- An evidence-based comment on the housing typologies and designs that can meet diverse and changing needs.
- An evidence-based comment on the strengths and weaknesses of:
  - Different tenures (including alternative tenure vehicles such as co-operatives) for delivering secure, affordable housing.
  - Mixed developments using diverse dwelling types, tenures and price points.

It is hoped that this analysis will assist the Rātā Foundation in its pursuit of effective investments that strengthen community futures.

The data sources used in this project include:

- Population projections sourced from Statistics New Zealand;
- Customised census data from Statistics New Zealand;
- Property transaction data sourced from the Ministry of Housing and Urban Development and Headway Systems; and
- Interest rate data from the Reserve Bank of New Zealand.

Projections were drawn from the Statistics New Zealand series based on 2018 census and its subsequent imputations. The projections were selected by comparing estimated and projected growth since 2018 with the different projected growth scenarios. The projections for each region are as follows:

- Nelson – Medium growth scenario
- Tasman – High growth scenario
- Marlborough – High growth scenario

The findings for Tasman are briefly summarised in the Executive Summary. After this introduction, the report is structured as follows:

- Section 2 sets out the context and scope of the analysis and the report.
- Section 3 presents data around housing stress in Tasman.
- Section 4 focuses on future housing patterns and demand.
- Section 5 presents data on housing need and unmet housing need in Tasman.
- Section 6 focuses on pathways to meeting Tasman’s housing need with a commentary on affordable rental provision and the opportunities presented by offering affordable price points enabling some form of owner occupation and de-pressurising the rental system.
- Section 7 provides an overall comment on making a difference to Tasman’s problems with the supply and delivery of affordable housing to the low- and modest- income households on whom the community and economy depends.

## 2. CONTEXT AND REPORT SCOPE

The 'Top of the South' comprises three unitary authorities: Nelson City Council, Marlborough District Council, and Tasman District Council. Together they are home to 136,380 people or 67,600 households. Tasman is unique, combining as it does, a pattern of dispersed population in smaller settlements and a concentrated settlement in Richmond which can arguably be seen as part of a Richmond-Nelson conurbation. Tasman's projected growth is higher than both Nelson and Marlborough (Table 2.1 and Table 2.2).

**Table 2.1: Population Projections for Top of the South – 2018 to 2038**

Year	Marlborough District		Tasman District		Nelson City	
	Population	Change	Population	Change	Population	Change
2018	48,700		54,000		52,700	
2021	50,800	2,100	56,940	2,940	54,380	1,680
2023	52,200	1,400	58,900	1,960	55,500	1,120
2028	54,600	2,400	62,400	3,500	56,900	1,400
2033	56,600	2,000	65,600	3,200	57,800	900
2038	58,300	1,700	68,300	2,700	58,300	500

Source: Statistics New Zealand

**Table 2.2 Projected Number of households in Top of the South TLAs – 2018 to 2038**

Year	Marlborough District		Tasman District		Nelson City	
	Households	Change	Households	Change	Households	Change
2018	19,800		21,200		21,310	
2021	20,820	1,020	22,760	1,560	22,260	950
2023	21,500	680	23,800	1,040	22,900	640
2028	22,600	1,100	25,700	1,900	23,600	700
2033	23,600	1,000	27,300	1,600	24,210	610
2038	24,300	700	28,600	1,300	24,490	280

Source: Statistics New Zealand

One of the problems with any population projections, and the reason why care should be taken in treating them as if they are forecasts, is the impact of change in population movements which can modify the demographic dynamics of populations. Immigration components of population growth are notoriously difficult to model.

Dependences on national and global conditions means that projections in regions such as Tasman need to be treated with care and be subject to on-going reflection as to tracking of population across the short, medium and long-terms. Population growth driven by strong migration gains makes it difficult to project the composition of growth going forward as it

may have an influence on fertility rates through the age profile of new settlers and their household composition.

Tasman has very strong internal migratory growth from people in other regions moving into the area. Statistics New Zealand suggest that Tasman also has its population growth shaped by significant international migration. Their population growth estimates for the 'Top of the South' between June 2018 and June 2021 and the drivers of population growth are set out in Table 2.3.

**Table 2.3 Components of 'Top of the South' population growth June 2018 and June 2021**

Population Growth Driver	Marlborough	Tasman	Nelson
Natural increase	230	230	210
Net internal migration	640	1,510	-350
Net international migration	1,930	2,060	2,150
<i>Total increase</i>	<i>2,800</i>	<i>3,800</i>	<i>2,010</i>

Source: Statistics New Zealand

## Report Scope

The focus of this report is on the area within the jurisdiction of the Tasman District Council. The units within each of the sub-areas are as follows:

- **Urban Tasman**
  - 303100 Wilkes Park
  - 303200 Templemore
  - 302800 Richmond Central (Tasman District)
  - 303400 Fairrose
  - 302300 Wakefield
  - 302400 Richmond West (Tasman District)
  - 302600 Brightwater
  - 302700 Hope
  - 302900 Ben Cooper Park
  - 303000 Richmond South (Tasman District)
  - 303300 Easby Park
- **Ruby Bay / Motueka**
  - 301700 Ruby Bay-Mapua
  - 301100 Motueka North
  - 301200 Motueka West
  - 301300 Motueka East
- **Balance of Tasman District**
  - 303500 Aniseed Valley
  - 300300 Golden Bay/Mohua
  - 300600 Pohara-Abel Tasman
  - 300700 Takaka Hills

301500	Golden Downs
301600	Moutere Hills
301800	Murchison-Nelson Lakes
302000	Islands Tasman District
302100	Waimea West
302500	Wakefield Rural
300500	Takaka
300900	Upper Moutere
301000	Lower Moutere
302200	Appleby.

The statistical analysis in this report builds on and extends the methods developed by Ian Mitchell (Livingston and Associates) on housing trends and futures. The approach to the statistical data analysis has already been applied in other jurisdictions including Greater Christchurch region (that is, Selwyn District, Waimakariri District, and Christchurch City); and Urban Christchurch. Other components of the report draw on both domestic and overseas research and comment on the implications of that research for housing pathways and housing futures. The report comments on:

- Housing pressures arising from the ageing population in Tasman;
- Housing precarity;
- The extent of the affordable housing brake on Tasman's regional economy; and
- Potential for collaboration and leverage around housing in Tasman to address unmet need.

The data presented here, in particular quanta, should be treated as indicative and not as description of precise numbers for three reasons. First, all modelling is, as we point out on a number of occasions, contingent on a series of assumptions around conditions, shocks and predispositions which may shift in the future. Second, the last two censuses have been affected data collection problems and, for 2018, the use of imputed data. Third, the affordability benchmarks used in this report are just that – benchmarks. These are broadly accepted internationally but they should not be seen as mechanisms for targeting assistance to individual households across the income distribution.

As we point out, the effect of housing costs (whether using benchmarks of housing stress or severe housing stress measures) are not the same for households irrespective of income. The impact on a household of expenditure of more than 30% of gross household income or 50% or more of gross household income is greater for low-income households than for modest income households and for high income households. In addition, the issue of household income is unavoidably vexed for this type of analysis because of reporting limitations and issues such as assistance through taxation systems as well as taxation impacts.

### 3. HOUSING STRESS IN TASMAN

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Of all the regions in the 'Top of the South', in 2018 Tasman has the highest prevalence of homelessness arising from being without shelter, in temporary accommodation, or unwilling sharing. At 101.9 homeless people per 10,000 population, Tasman is fifth among the regional councils burdened by homelessness while Marlborough and Nelson are the seventh and eighth respectively. The homelessness rate is further increased when households without basic amenities are included. For Tasman, the rate reaches 174.1 homeless people per 10,000 population compared to Marlborough at 171.3 homeless people per 10,000 population and 161.2 homeless people per 10,000 population for Nelson.<sup>1</sup>

Tasman, like many regions, has been caught up in New Zealand's housing crisis. Unlike Marlborough and Nelson, except perhaps for the Richmond-Nelson urban conurbation, this has not been so modified by population ageing. Like other regions in the 'Top of the South', Tasman has been characterised by a range of misalignments which generate housing stress and contribute to a substantial number of households whose housing needs are not met by the market. Rising house prices and shifts in the concentration of housing stock have meant owner occupation is beyond the reach of many modest income households. The rental system has, consequently suffered considerable pressure, the burden of which tends to fall on the most vulnerable households.

This section addresses various dimensions of housing stress in Tasman:

- Housing costs and household incomes.
- Housing affordability.
- Crowding.
- Homelessness and precarious housing.

#### **Housing Costs and Household Incomes**

Housing affordability comes under pressure when housing costs increase at a faster rate than household incomes.

As Table 3.1 shows, both lower quartile house sale prices and median rents have increased in most 5-year periods relative to median household incomes since 1996 in Tasman.<sup>2</sup>

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<sup>1</sup> Amore, K., Viggers, H. and Howden-Chapman, P. (2021).

<sup>2</sup> Household incomes are assumed to have increased at 3.5% per annum between 2018 and 2021.

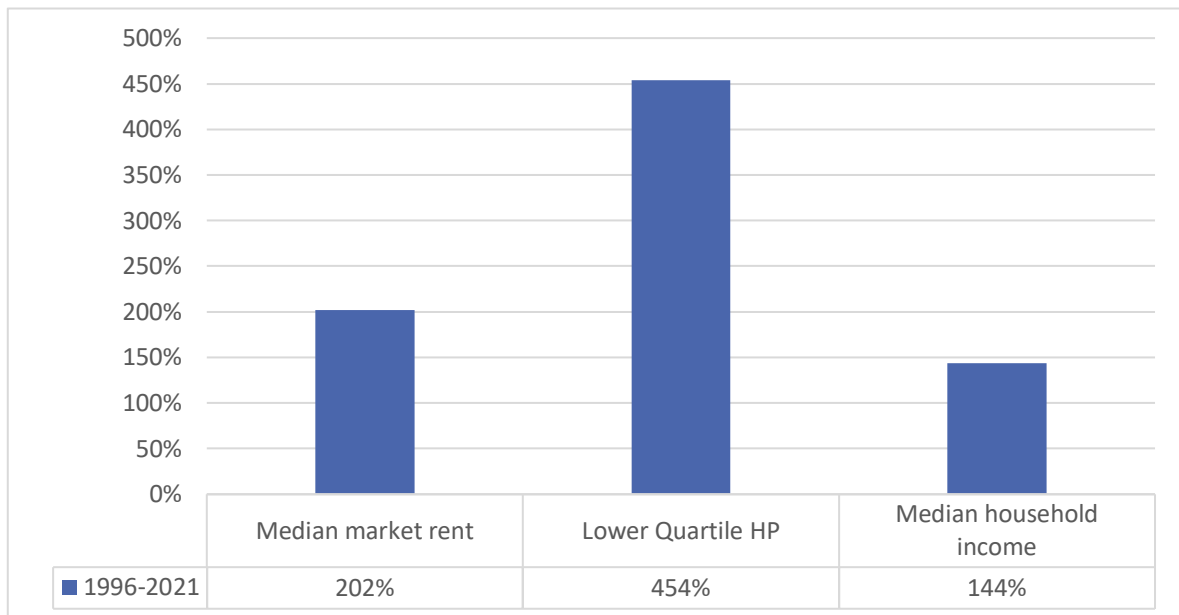
**Table 3.1: Median Rents, Lower Quartile House Prices and Median Household Incomes in Tasman**

	Median market rent	Lower Quartile HP	Median household income
<b>Year</b>			
1996	\$162	\$114,250	\$29,400
2001	\$172	\$125,000	\$32,800
2006	\$254	\$240,000	\$43,000
2013	\$326	\$305,000	\$53,500
2018	\$388	\$430,000	\$64,600
2021	\$488	\$633,500	\$71,620
<b>Change</b>			
1996 to 2001	6%	9%	12%
2001 to 2006	48%	92%	31%
2006 to 2013	28%	27%	24%
2013 to 2018	19%	41%	21%
2018 to 2021	26%	47%	11%
<b>1996 to 2021</b>	<b>202%</b>	<b>454%</b>	<b>144%</b>

Source: MBIE, Headway Systems and Statistics New Zealand

Figure 3.1 shows the very significant increase in Tasman’s median rents and lower quartile house prices compared to median household incomes 1996-2021. Notably, Tasman’s median household incomes increase over the period (144%) was higher than Marlborough (140%) and the median household income increase found in Nelson (124%).

**Figure 3.1: Increase in Median Rents, Lower Quartile House Prices and Median Household Incomes in Tasman 1996-2021**





A similar pattern is evident in relation to median market rents with Tasman's increase being 202% from 1996-2021 compared to 173% in Nelson and 200% increase over 1996-2021 in median rents in Marlborough. Tasman had a significant increase of lower quartile house prices over the period at 454%, just a little less than Marlborough at 458% but significantly more than Nelson (402%) despite sharing a very fluid housing market which runs across the Richmond-Nelson conurbation.

### **Housing Affordability**

Housing affordability is considered compromised when housing costs (rents or the cost to service a mortgage plus other housing costs) exceed 30% of gross household income. When housing costs to household incomes exceed 30%, those households are deemed to be in housing stress. Severe housing stress refers to 50% or more of household incomes being expended on housing costs.

For low- and modest- income households, the impact of housing costs in excess of 30% is more critical than for high-income households. This is because the residual incomes of high-income households may still be adequate to meet the other needs of the household even after housing costs. For low- and modest- income households excess housing costs profoundly affect their ability to meet their other basic living needs.

It has been typically accepted that housing costs for owner occupier households with mortgages may be of marginally higher proportions than for renting households. That is because mortgage payment for an owner-occupied dwelling has been treated as including some pre-saving which offsets future housing costs when household incomes fall in later life and retirement. There is a vast array of research in New Zealand and overseas that shows that this 'pre-saving' vehicle sustains living standards for seniors when they move into retirement through the reduction of housing costs and sustained tenure security.<sup>3</sup>

### ***Rental Affordability Trends in Tasman***

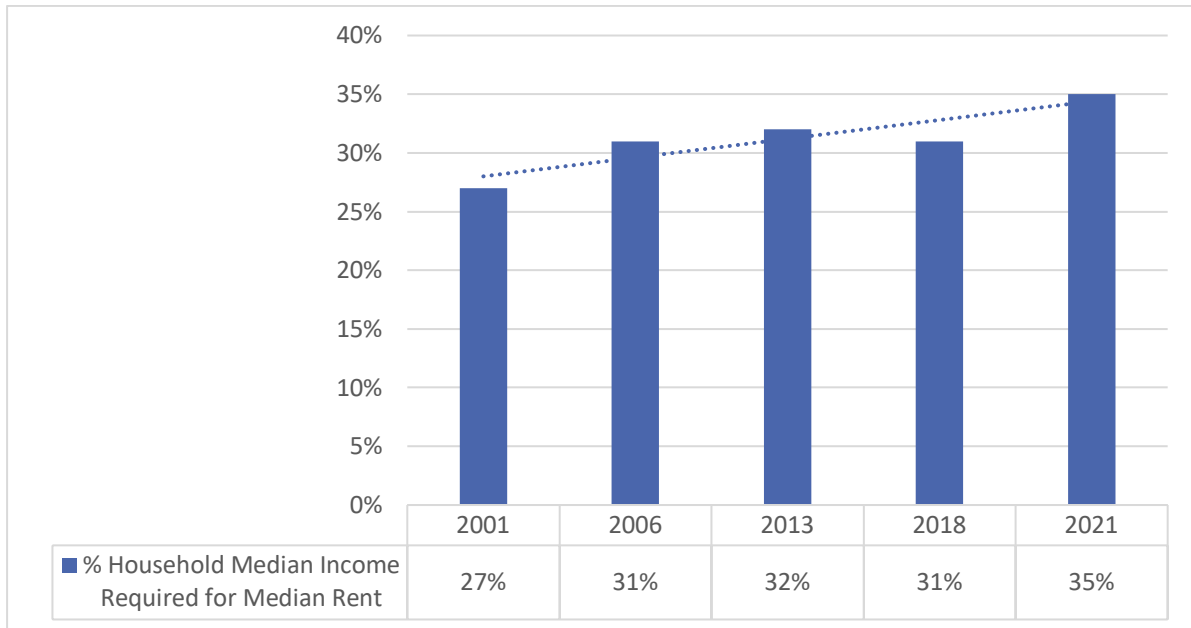
Over the last 20 years the proportion of median household income required to pay the median market rent has increased in Tasman.

As Figure 3.2 shows the proportion of median household income required to rent at the median market rent was 27% in 2001 and 35% in 2021.

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<sup>3</sup> See Saville-Smith (2019) for a brief review of research around impact of owner occupation on living standards for seniors in retirement.

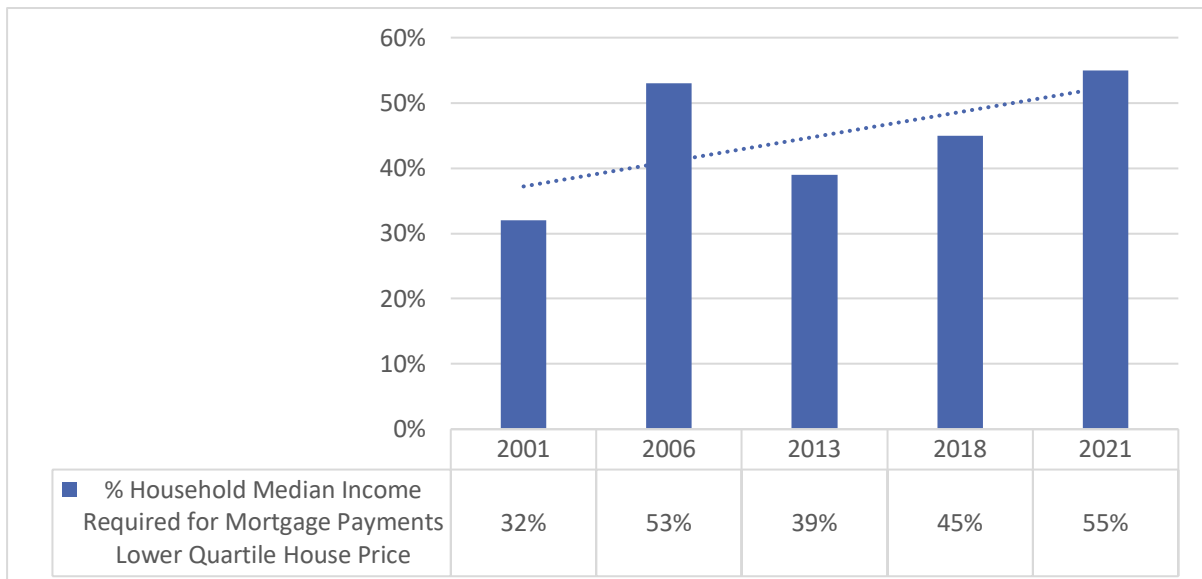
**Figure 3.2: The Proportion of Median Household Income (MHI) Required to Rent at the Median Market Rent 2001-2021 in Tasman**



***Owner Occupation Affordability Trends in Tasman***

For many, entry into owner occupation for the first time, or subsequent to being out of owner occupation for some time, is usually at or below the lower quartile house sale price. Tasman has shown increased difficulties for median income households in accessing these lower cost dwellings. The mortgage costs for purchase at the lower quartile value was around 32% of income for median household incomes in 2001, has shifted to 55% of household income in 2021.

**Figure 3.3: Proportion of Median Household Income (MHI) Required to Purchase a Dwelling at Lower Quartile Value in Tasman 2001-2021**



As pointed out in the Marlborough and Nelson reports, two explanations are commonly, but typically erroneously, used to explain shifts in owner occupation housing affordability.<sup>4</sup> The first is shifts in interest rates. The second is building costs. It is beyond the scope of this report to detail the dynamics of house prices including lower quartile house prices. Nevertheless, it does need to be noted that house prices rather than interest rates are the primary driver of affordability for low- and modest- income households. Table 3.2 sets out the affordability of servicing estimated low-cost new houses from 1966 to 2013 for households only at 80% of median household incomes and for households at median household incomes.

**Table 3.2 National housing affordability for households earning 80% of median household income<sup>5</sup>**

<b>The proportion of income required for a household earning 80% of the median household income to service a 25-year mortgage using the estimated low-cost new house price</b>			
<b>Year</b>	<b>Mortgage Interest Rates</b>	<b>House price incorporating average section price</b>	<b>House price incorporating lower quartile section price</b>
1966	5.70%	24%	21%
1971	7.20%	33%	29%
1976	10.00%	36%	31%
1981	14.90%	50%	45%
1986	19.20%	70%	55%
1991	13.70%	59%	50%
1996	10.40%	58%	48%
2001	8.20%	53%	40%
2006	9.60%	76%	58%
2013	5.80%	56%	43%
<b>The proportion of income required for a household earning the median household income to service a 25-year mortgage using the estimated low-cost new house price</b>			
<b>Year</b>	<b>Mortgage Interest Rates</b>	<b>House price incorporating average section price</b>	<b>House price incorporating lower quartile section price</b>
1966	5.7%	19%	17%
1971	7.2%	26%	23%
1976	10.0%	29%	25%
1981	14.9%	40%	36%
1986	19.2%	56%	44%
1991	13.7%	47%	40%
1996	10.4%	46%	38%
2001	8.2%	42%	32%
2006	9.6%	61%	46%
2013	5.8%	45%	34%

<sup>4</sup> This section is a replication of the same argument in the Marlborough report and is presented to allow this report to be read as a 'stand alone'.

<sup>5</sup> Saville-Smith (ed) (2019), p.31, data prepared by I. Mitchell, M. Rehm and K. Saville-Smith.

Interest rates in 1966 are comparable to interest rates in 2013, but the affordability of servicing a mortgage is significantly different. For households sitting at 80% of median household incomes in 1966, affordability ranges between 21% to 24%. Those proportions are well inside the measures used internationally to measure housing affordability. For an only marginally higher interest rate (5.8% compared to 5.7%) in 2013, the affordability ranges between 43% and 56% for households sitting at 80% of median household incomes.

For households at median household incomes, the impact of house prices, compared to interest rates, on affordability is also clear. In 1966 at an interest of 5.7%, households on median incomes could expect that the cost of owner occupation at the lower quartile value took between 17% to 19% of household income. At a very comparable interest rate of 5.8% in 2013, the proportion of a median household income needed to service the purchase of a lower quartile value house lay between 34% and 45%.

In short, whether on a median household income or a lower 80% of median household income and for comparable interest rates, affordability in 1966 was high and in 2013, affordability was low. Interest rates have an impact on household demand among those with marginal affordability to prevailing house prices, but the number of households for whom prevailing house prices are affordable or marginally affordable has reduced over a number of decades in New Zealand.

It is important to recognise that build costs are not the primary driver of long-term declines in new build affordability. Like interest rates, build costs, particularly where there is acute uncertainty about the supply of materials, may exacerbate affordability problems.

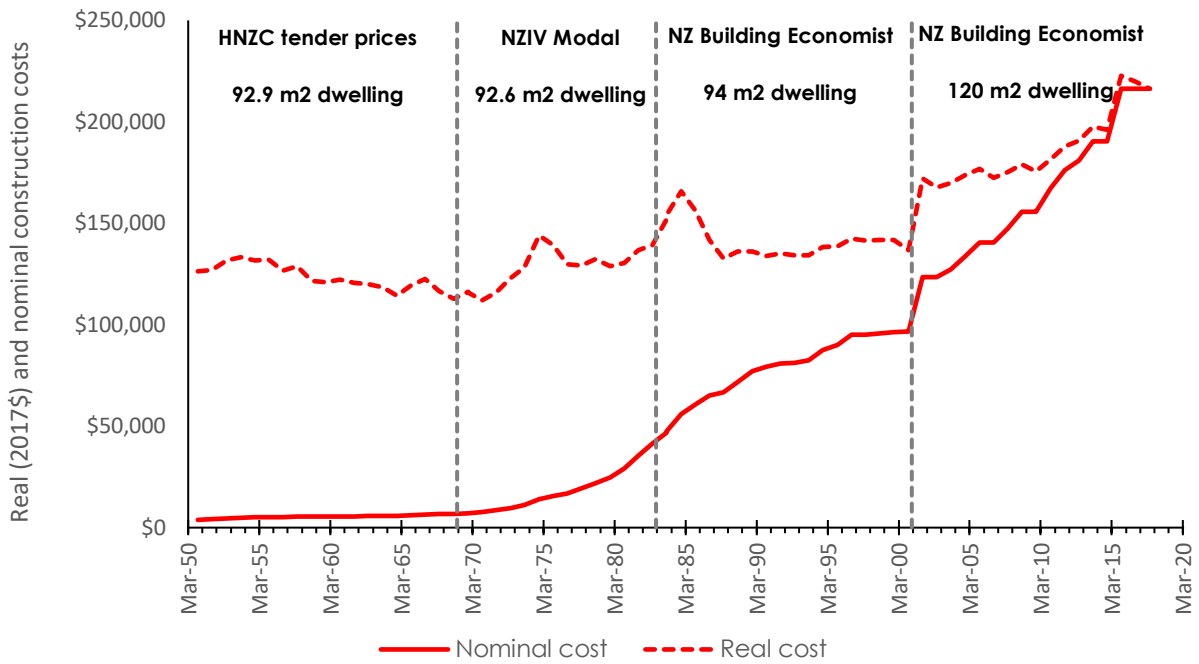
Nevertheless, in the long run, as Figure 3.4 shows, much of the increase in building costs is nominal rather than real for low-cost dwellings. Notably the apparent increase in real build costs in Figure 3.4 around the millennium, largely reflects a shift in the size of dwellings with movements from low-cost housing sizes from a little over 92 m<sup>2</sup> in the 20<sup>th</sup> century to 120 m<sup>2</sup> around 2002. That is, the increase is an artefact of shifts in dwelling size. The understated drivers of house prices in New Zealand are:

- The deregulation of banking and an associated flush of liquidity and money supply (Figure 3.5).
- The withdrawal of capital assistance for low-cost housing production in the 1990s and the subsequent decline in low-cost housing production.<sup>6</sup>
- The rise of property investors in the residential property market. This is discussed in Section 6.

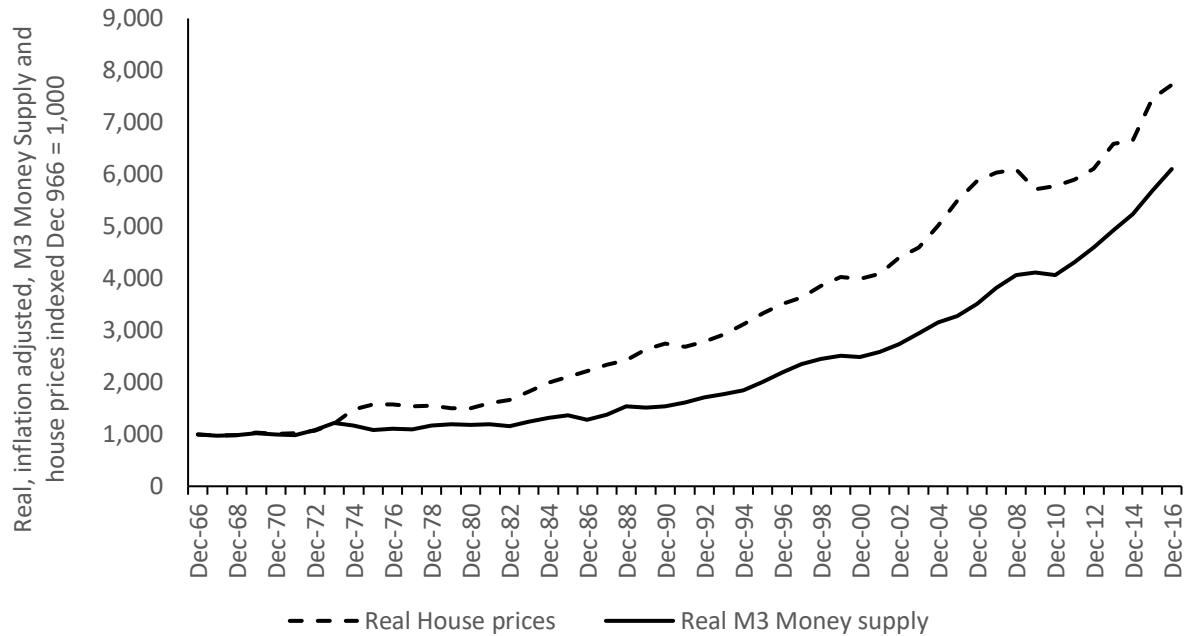
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<sup>6</sup> Saville-Smith (ed) (2019), data prepared by K. Saville-Smith, pp.3-4.

**Figure 3.4 Nominal and Real Construction Costs of Low-Cost Dwelling (Excluding Section Price) in New Zealand 1950-2020<sup>7</sup>**



**Figure 3.5 Real money supply and housing prices 1966-2016<sup>8</sup>**



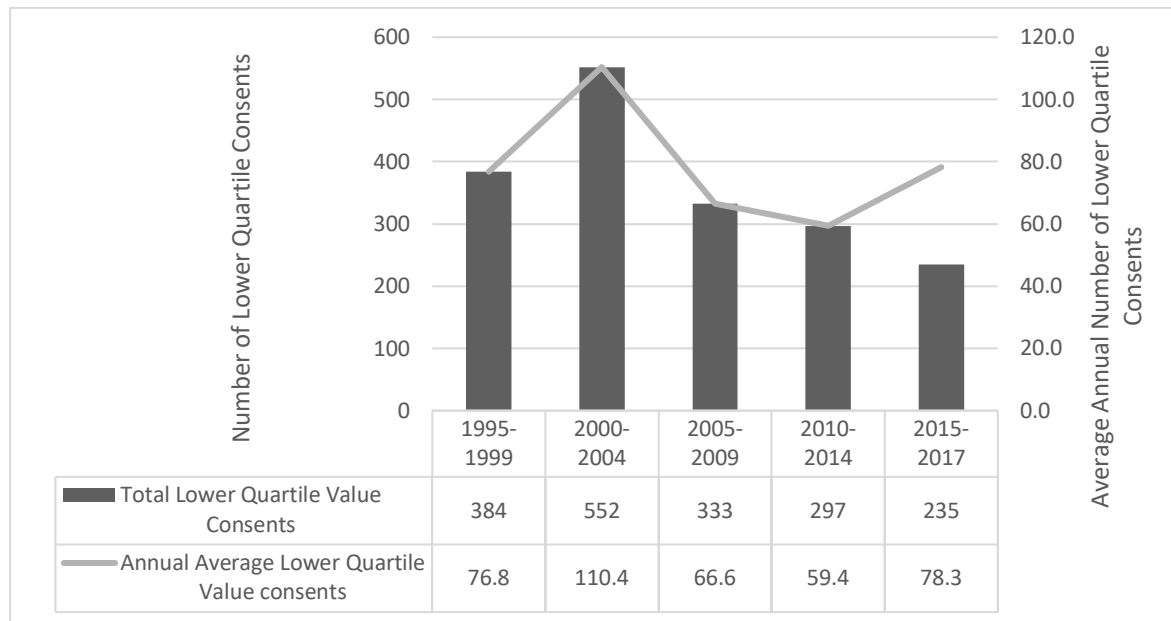
<sup>7</sup> Saville-Smith (ed) (2019), pp.20ff data prepared by M. Rehm and Ian Mitchell.

<sup>8</sup> Saville-Smith (ed) (2019), pp.20ff data prepared by M. Rehm and Ian Mitchell.

Nationally, those three factors contributed to a decline in the production of lower quartile new build homes from about 1990.<sup>9</sup>

Figure 3.6 shows that a considerable number of residential building consents were struck prior to 2004. This represents the expansion of Richmond new builds providing an alternative to building within Tasman (Table 3.3). Those numbers declined until 2015 when there has been some bounce back through 2015-2017.

**Figure 3.6 Tasman Building Consents in Lower Quartile Value (LQV) 1995-2017<sup>10</sup>**



**Table 3.3: Lower Quartile Building Consents in Tasman 1995-2017<sup>11</sup>**

1995-1999	Richmond East (31) Mapua (17) Motueka East (15)
2000-2004	Motueka East (39) Richmond West (31) Richmond East (24)
2005-2009	Richmond East (43) Richmond West (39) Golden Bay (27)
2010-2014	Motueka West (31) Golden Bay (24) Motueka East (23)
2015-2017	Motueka West (30) Mapua (19) Richmond West (18)

A substantial number of retirement village units have been consented over 1990-2020. A significant increase occurred in the 2015-2020 period with 229 consents being struck. Most dwelling consents in that period were for standalone dwellings (87%), 9% were retirement village units and a fairly stagnant proportion were in other multi-units or 'flats'.<sup>12</sup>

<sup>9</sup> New Zealand Productivity Commission (2012).

<sup>10</sup> Saville-Smith (ed) (2019), data prepared by M. Rehm p.12.

<sup>11</sup> Saville-Smith (ed) (2019), data prepared by M. Rehm p.12.

<sup>12</sup> Yeoman, Akehurst and McLean (2021).

### ***Stuck in the Housing Market***

Some private renters in Tasman are stuck and without practical choices because of prevailing house prices and rents. As Table 3.4 shows:

- some 3,860 households in 2021 could not afford median rents, and
- an estimated 5,020 private renter households were unable to enter owner occupation even at the lower quartile house price.

Around 69% of private renter households can not affordably meet the median rent in 2021. Some 89% of private renters are unable to affordably purchase a home at the lower quartile house price.

**Table 3.4 Private Renter Households Unable to Affordably Rent or Buy in Tasman 2018 and 2021**

Unable to Affordably Rent at Median Market Rent				Unable to Affordably Purchase at Lower Quartile House Price			
Private Renters		% Private Renters		Private Renters		% Private Renters	
2018	2021	2018	2021	2018	2021	2018	2021
3,270	3,860	63%	69%	3,900	5,020	76%	89%

### ***Housing Affordability Stress for Private Renters***

Housing affordability stress is experienced by households that have insufficient income to affordably pay their housing costs. This can occur because either housing costs are high relative to incomes, or incomes in a region are low, or a combination of both. Renter housing stress is defined as those households that are paying more than 30% of gross household income in rent. Those in severe housing stress pay 50% or more of gross household income in rent.

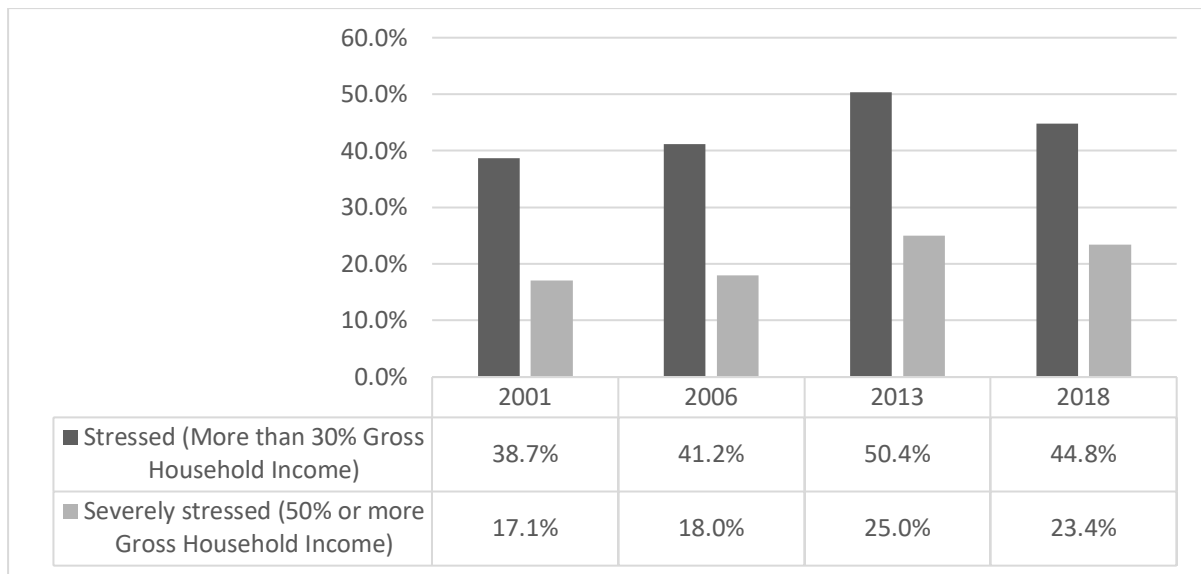
Renter stress is avoided where tenants receive income-related rents, which limits rents to 25% of income in recipient households. Households that access public housing places delivered by Kāinga Ora or specified Community Housing Providers (CHPs) receive income-related rents and are allocated to public housing places from the public housing register administered by the Ministry of Social Development. Accessing public housing places is extremely limited by the prioritisation on the public housing register which is, in turn, caused by a severe under supply of public housing and long term under-provision since the 1990s.<sup>13</sup>

<sup>13</sup> See the later discussion of market limits to meeting housing need. Some community housing providers set rents as that affordable limit without receiving income-related rent subsidies from central government.

We estimate that in 2021, private renter households in housing stress because of affordability problems numbered in the region of 2,570 households. That is around 13% of all Tasman households and 46% of Tasman’s private renter households.

In Tasman, proportions of private renter households in housing affordability stress have risen significantly in the last two decades (Figure 3.7). In 2001, around 38.7% of private renter households were in affordability stress. By 2018, 44.8% of private renter households faced unaffordable rent costs. The proportion of private renter households in severe housing stress moved from 17.1% in 2001 to 23.4% in 2018.

**Figure 3.7 Proportion of Tasman Private Renter Households in Affordable Housing Stress & Severe Stress 2001-2018**



Source: Statistics New Zealand

In 2018, 89.7% of private renter households on incomes \$30,000 or less were in **housing stress**, up from 63.6% in 2001. In 2018, 72.3% of private renter households with incomes of \$30,000 or less were in **severe housing stress**, up from 29.2% in 2001 (Table 3.5). Figure 3.8 and Figure 3.9 show the spatial distribution of housing stress and severe housing stress for the Richmond-Nelson conurbation.

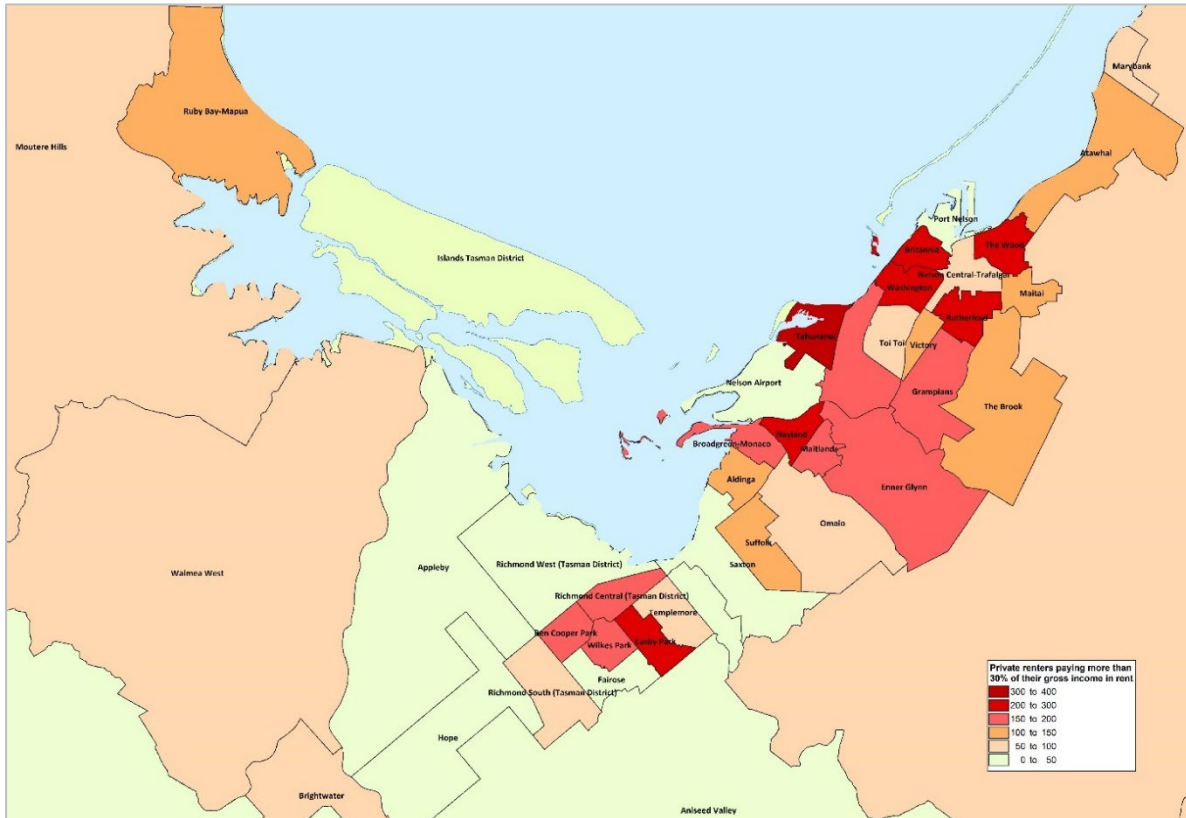
**Table 3.5 Proportion of Tasman Private Renter Affordability Stress 2001-2018 by Household Income**

Tasman Gross household Income	Stressed (more than 30% )				Severely stressed (50% or more)			
	2001	2006	2013	2018	2001	2006	2013	2018
Less than \$30,000	63.6%	74.2%	92.1%	89.7%	29.2%	40.9%	69.5%	72.3%
\$30,001 to \$50,000	8.6%	34.8%	70.6%	69.4%	0.0%	2.9%	12.1%	24.0%
\$50,001 to \$70,000	0.0%	7.7%	23.3%	35.9%	0.0%	2.6%	2.2%	1.4%
\$70,001 to \$100,000	0.0%	2.1%	3.0%	6.8%	0.0%	2.1%	0.0%	1.1%
\$100,001 to \$150,000	-	-	0.0%	1.4%	0.0%	-	-	1.4%
Over \$ 150,000	0.0%	0.0%	0.0%	0.0%	-	0.0%	0.0%	0.0%

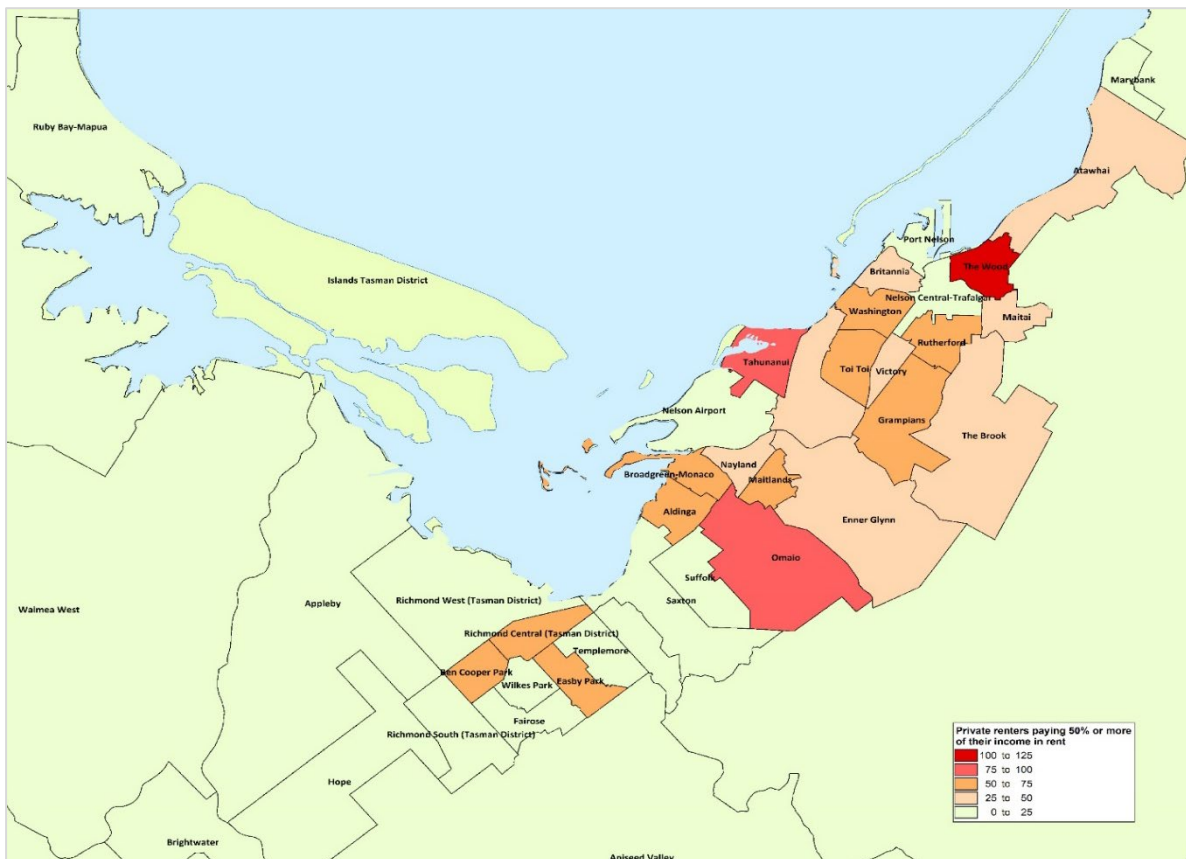
Source Statistics New Zealand



**Figure 3.8 Estimated Affordability Stressed Private Renter Households Richmond-Nelson Conurbation 2021**



**Figure 3.9 Estimated Severe Stressed Private Renter Households Richmond-Nelson Conurbation 2021**



Exceeding the benchmark of affordability stress is not confined to low-income households. Over a third of the private renter households in the \$50,001-\$70,000 income band (35.9%) expended more than 30% of their income in rent in 2018. This is significantly higher than the 1% in 2001.

Affordability-related stress has a number of impacts on households. As they spend a higher proportion of their income on housing costs they have less to spend on other items in and beyond the Tasman economy. Affected households face undesirable choices:

- Do they continue to invest in rent, especially where there are prospects of further rent increases, and dedicate excessive amounts of their income in housing costs?
- Do they consider alternative shelter in an effort to reduce rent exposure?
- Do they shift out into other lower cost housing markets, including out of Tasman altogether?
- Do they crowd with other families or individuals?

The Regional Skills Leadership Group has already noted the issues for Nelson-Tasman arising from housing related costs.<sup>14</sup>

### Crowding

Affordability problems can lead to crowding as people cluster together in households to reduce the per capita housing cost and to increase the number of incomes coming into a household. Crowding stress can also arise because the housing stock does not 'fit' the household size and composition.

Table 3.6 sets out crowding in Tasman's housing stock for 2018. Private renter households experienced higher levels of crowding than owner occupiers in 2018. This is consistent with the national pattern.

**Table 3.6 Crowding in Tasman 2018**<sup>15</sup>

Crowding Characteristics	Owner Occupied Dwellings	Private Rented Dwellings	Total Dwellings
1 bedroom needed (crowded)	66	66	132
2+ bedrooms needed (severely crowded)	186	213	399
<i>Total crowded</i>	252	279	531

Source: Statistics New Zealand – Census

In 2018, Māori and Pasifika households experienced higher levels of crowding than the balance of households in Tasman. This is consistent with national patterns and to some

<sup>14</sup> <https://www.mbie.govt.nz/dmsdocument/19350-nelson-tasman-local-insights-report-march-2022>

<sup>15</sup> Note that there are variations around this figure reflecting the handling around not stated data in relation to either dwelling bedrooms, tenure or household size.

extent reflects the much younger population structure of the Māori and Pasifika populations.

Although the proportion of Pasifika households experiencing crowding is higher than Māori households, the number of crowded Māori households is significantly higher than Pasifika households (Table 3.7).

**Table 3.7 Tasman Household Crowding and Ethnicity 2018**

	Māori		Pasifika		Other Households	
	Households	% Māori Households	Households	% Pasifika Households	Households	% Other Households
≥Two bedrooms needed (severely crowded)	51	2%	..C	..C	81	0%
One bedroom needed (crowded)	123	6%	15	7%	261	2%
<b>Total Crowded</b>	174	9%	15	7%	342	2%

Source: Statistics New Zealand - Census

### **Precarious Housing and the Intermediate Housing Market**

Unaffordable housing and crowded housing are associated with homelessness and precarious housing. There is substantial and persistent evidence that private rented housing tends to be precarious. In the past this has been associated with the very lightly regulated nature of the rental market.

The Residential Tenancies Amendment Act 2019 may see some changes in investor behaviour into the future, but these patterns have not yet become clear. What is clear is that owner occupation followed by rental in public housing and housing provided by CHPs tends to be longer term and less precarious. There is, however, also a significant number of people that are in temporary accommodation which is indicative of homelessness.<sup>16</sup>

### **Tenure and Precarity**

Overall, it is estimated that in 2021, there were around 5,380 Tasman households in precarious housing situations.

The least precarious are owner occupiers. Private renter households with sufficient income to affordably buy a dwelling at the lower quartile house sale price also tend to be less precarious. They have more choices within the rental market but also the choice to exit rental and move to owner occupation or some alternative tenure such as occupation rights such as that found in retirement villages and some other settings.

The most precarious are those already homeless or in temporary housing. Stressed private renters paying more than 30% of their household income in rent and unable to affordably buy a dwelling are also very precarious. Private renters paying 30% or less of their

<sup>16</sup> Amore (2019); Amore, Viggers and Howden-Chapman (2021).

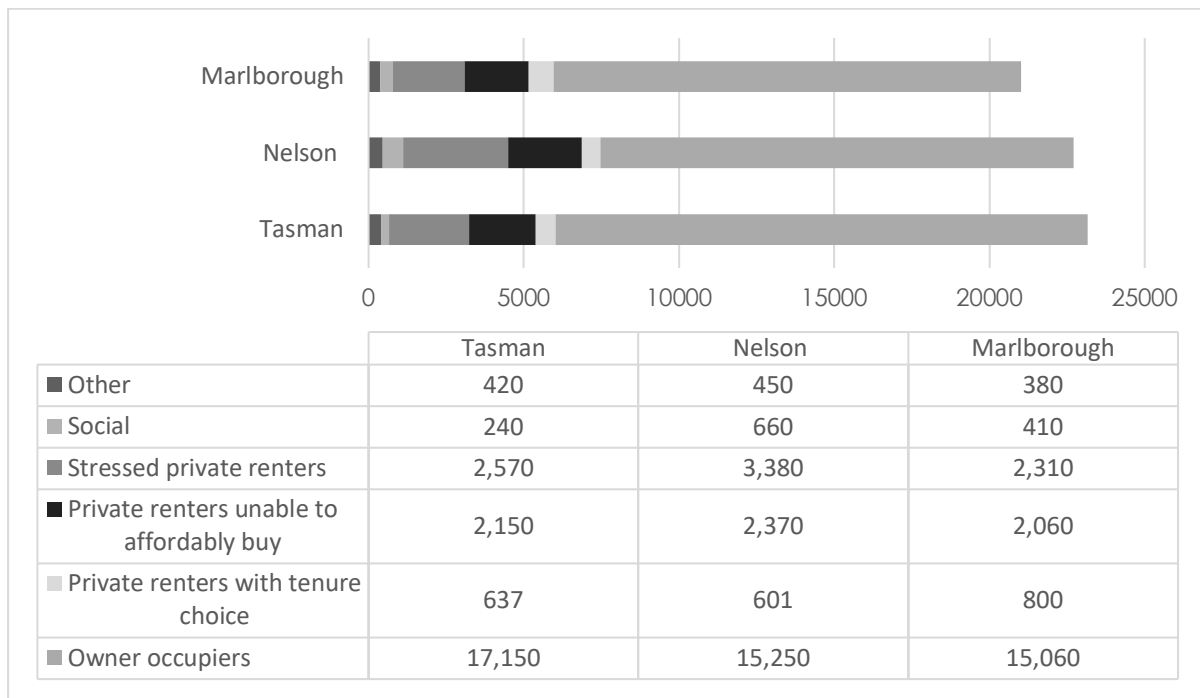
household income in rent but unable to affordably buy a dwelling at the lower quartile house sale price (LQHP) are also precarious because of the lightly regulated nature of the rental market and preponderance of investors in residential property in this country.

The exception around renter precarity relates to those in community housing or in public housing places. CHPs are more highly regulated than any other housing provider, including Kāinga Ora. Both Kāinga Ora and CHPs have tenancy security as central platforms of their housing provision.

Tenants in Kāinga Ora and those CHPs delivering public housing places have affordable rental payments with Government subsidising those providers to fully fill the unaffordable gap between affordable rents and so-called market rents. This contrasts with tenants who have affordability problems and receive the Accommodation Supplement (AS) which is designed to fill the unaffordable gap only partially. Some CHPs provide long-term affordable rents, often known as sub-market priced rents, to reduce housing stress for tenants.

Figure 3.10 provides an indication of the pattern of housing precarity in Tasman and its regional neighbours in the ‘Top of the South’.

**Figure 3.10 Number of Households by Precarity ‘Top of the South’ Estimated 2021**



### ***Intermediate Housing Market***

Intermediate housing markets are defined as private renter households who have at least one member in paid employment, unlikely to be eligible for public housing, and are unable to affordably buy a dwelling at the lower quartile house sale price. Because of data limitations, the size of the intermediate market in Tasman or elsewhere is difficult calculate.

We provide a proxy estimate of the relative size of the intermediate market. That estimate includes all households with reference people aged less than 65 years of age who are unable to buy at the lower quartile house sale price. With low unemployment rates this provides a comparable estimate to the classically defined 'intermediate housing market'.

Tasman's 'intermediate housing market' has expanded from about 60% of Tasman's renter households and 15% of all Tasman households in June 2018, to 69% of renter households and 21% of all Tasman households in June 2021.

It is estimated that the number of households in the intermediate housing market in Tasman increased from 3,100 to 3,880 households between 2018 and 2021. These are substantial numbers of households although the proportional increase in the representation of households in the intermediate housing market in Tasman (25%) between 2018 and 2021 is lower than Marlborough (41%). It is, however, higher than Nelson (17%). Under-supply of lower quartile house priced dwellings for sale, pressures on rents and rising mortgage interest rates are likely to expand the intermediate housing market over the short and medium terms.

#### 4. TASMAN'S FUTURE HOUSING PATTERNS AND DEMAND

The housing patterns of the future depend on a combination of population shifts, shifts in the composition of households, and the supply and cost of dwellings. Some of these patterns are more predictable than others. The structural ageing of populations and, indeed, the housing stock are relatively predictable unless there are significant shocks. Overseas, Covid has had significant impacts on life expectancies. It is unclear what the impact of Covid in New Zealand will be. The future, nevertheless, remains governed by the past. In particular, the 1990s housing reforms saw a major shift in housing access, patterns of tenure (falling rates of owner occupation), and the concentration of stock in the hands of property investors. This has been mediated in Tasman by its ageing population and high rates of owner occupation, this is also a feature of Nelson and Marlborough.

##### Future Household Numbers by Tenure

Owner occupation is declining in New Zealand. This is a structural shift as younger cohorts are increasingly unable to enter owner occupation and it is evident throughout the country. However, in regions without significant urban conurbations, rates of owner occupation have proved more resilient than regions which are effectively main metropolitan centres. There are two reasons for that: First, some regions have attracted owner occupying households from other regions, often from metropolitan centres with high price housing settings. Second, regions with older population age structures are more likely to have higher rates of owner occupation. Tasman is likely to see a gradual decline of owner occupation associated in part with the death of owner occupying seniors.

Projections show significant growth of household numbers to 2038 in Tasman. Unless current market and policy settings change, the numbers households dependent on renting and owner occupiers are expected to increase. Nevertheless, there will be a slow decline in owner occupation. These trends have been experienced nationally. They will be reflected in Tasman with the numbers of households in rental increasing proportionately more than the number of dwellings in owner occupation (Table 4.1).

**Table 4.1 The projected growth in the number of households in Tasman by tenure – 2018 to 2038**

	Total households	Owner occupiers	Renters	Rate of owner occupation
2018	21,200	16,010	5,190	75.5%
2023	23,800	17,910	5,890	75.2%
2028	25,700	19,140	6,560	74.5%
2033	27,300	20,160	7,140	73.8%
2038	28,600	20,880	7,720	73.0%
<b>Change 18 to 38</b>	<b>7,400</b>	<b>4,870</b>	<b>2,530</b>	<b>-2.5% pts</b>

Source: Modelled based on data from Statistics New Zealand

### Household Age Profiles and Change

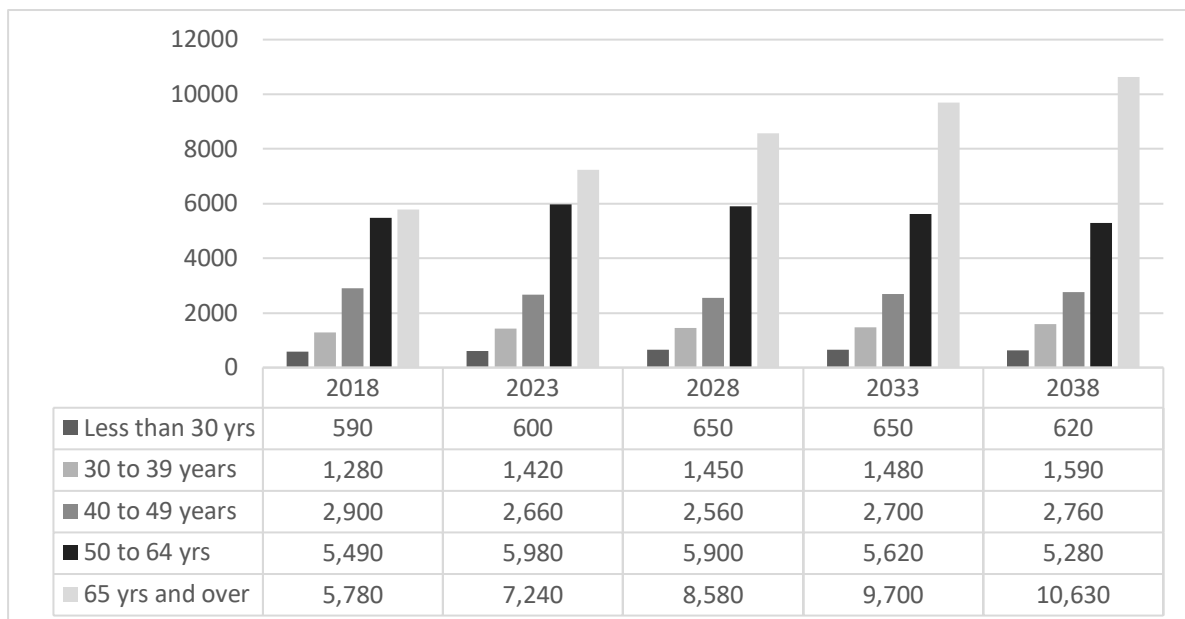
Table 4.2 presents the projected household growth in Tasman by age of the household reference person between 2018 and 2038. The growth of households with a reference person aged 65 years or older is very pronounced. It is expected that between 2018 and 2038 the numbers of renting households headed by a senior will grow by 6,600 households.

**Table 4.2 Tasman projected households by age of the household reference person 2018 to 2038**

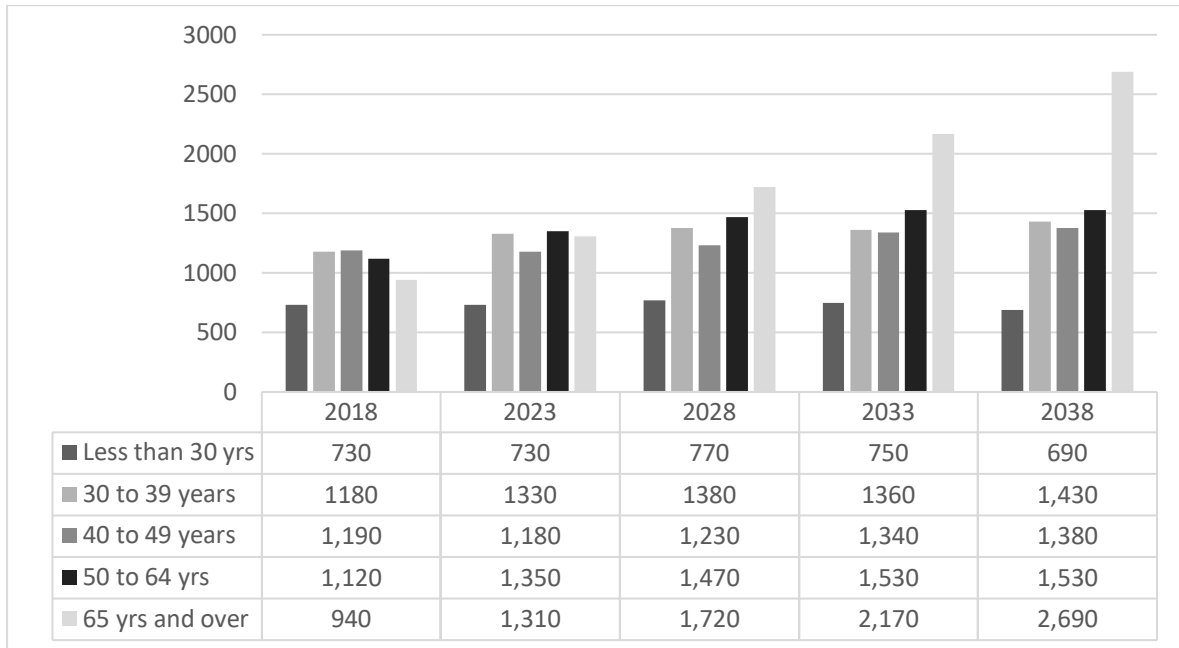
Age of reference person	Total					
	2018	2023	2028	2033	2038	2018 to 2038
Less than 30 yrs	1,320	1,330	1,420	1,400	1,310	-10
30 to 39 years	2,460	2,750	2,830	2,840	3,020	560
40 to 49 years	4,090	3,840	3,790	4,040	4,140	50
50 to 64 yrs	6,610	7,330	7,370	7,150	6,810	200
65 yrs and over	6,720	8,550	10,300	11,870	13,320	6,600
<b>Total</b>	<b>21,200</b>	<b>23,800</b>	<b>25,710</b>	<b>27,300</b>	<b>28,600</b>	<b>7,400</b>

Although the number of owner occupier households who are senior headed is likely to grow more than the number of rented households, the proportional increase in renter households is higher. Renters are expected to account for a larger portion of all households in the future. The impact of age on the resilience evident in owner occupation rates in Tasman is clear in Figure 4.1. However, Figure 4.2 also shows the persistence of renting among younger age groups.

**Figure 4.1 Tasman projected owner-occupied households by age of the household reference person 2018 to 2038**



**Figure 4.2 Tasman projected renter households by age of the household reference person 2018 to 2038**



### Household Composition into the Future

The key factors that influence household composition are:

- The population structure. Ageing population structures tend to be marked by an increase in unpartnered individuals and, depending on other factors, smaller households including couple-households and people living alone.
- Cultural experiences and expectations. Multi-generational households and households with related kin are less common among Pakeha and more common among Māori, Pasifika and some Asian households.
- Housing affordability and design. Housing that is unaffordable is a driver of over-crowding but also prompts household compositions designed primarily to distribute housing costs over greater numbers of people within the household. Surges in the numbers of households composed of multiple families, a family and unrelated others, extended kin, or unrelated others respectively may reflect cultural predispositions but they may simply reflect adaptation to material constraints.

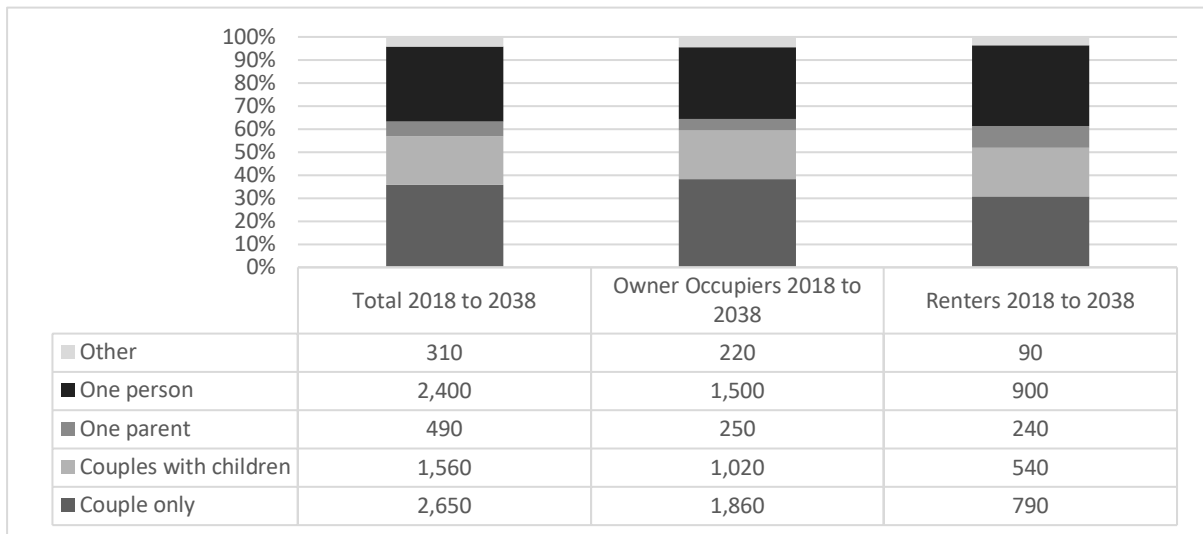
Table 4.3 presents the projected household growth by household composition between 2018 and 2038 in Tasman. Figure 4.3, particularly the pattern of change over the period 2018-2038, shows the complexity of the inter-relationships between demographic dynamics and household composition. Figure 4.3 shows how those age and compositional dynamics vary according to tenure.



**Table 4.3 Tasman projected households by composition 2018 to 2038**

Household Composition	Total Number of Households					
	2018	2023	2028	2033	2038	2018 to 2038
Couple only	7,850	8,900	9,590	10,190	10,500	2,650
Couples with children	6,110	6,570	6,880	7,280	7,670	1,560
One parent	1,940	2,030	2,230	2,330	2,430	490
One person	4,700	5,600	6,200	6,700	7,100	2,400
Other	600	700	800	800	910	310
<b>Total</b>	<b>21,200</b>	<b>23,800</b>	<b>25,700</b>	<b>27,290</b>	<b>28,610</b>	<b>7,410</b>

**Figure 4.3 Projected household composition in Tasman 2018 to 2038 by tenure**



Tasman shows a modest change in household composition by tenure. It falls between the more complex pattern of Marlborough and the ageing pattern of Nelson. One-person renter households show a proportionate increase, while owner occupier households become dominated by couple and one-person households.

### Dwelling Typologies

This section models the implications of demographic and tenure trends on the demand for dwellings of particular typologies. The critical and most contestable assumption is that the propensity for households with different characteristics (age, household composition and tenure) for different dwelling typologies, remains the same between 2018 and 2038.<sup>17</sup>

Table 4.4 summarises projected demand in dwelling typologies by tenure between 2018 and 2038. Housing production in Tasman is still preoccupied with driving standalone dwellings, despite a slightly higher propensity by renters to live in multi-unit dwellings. This reflects

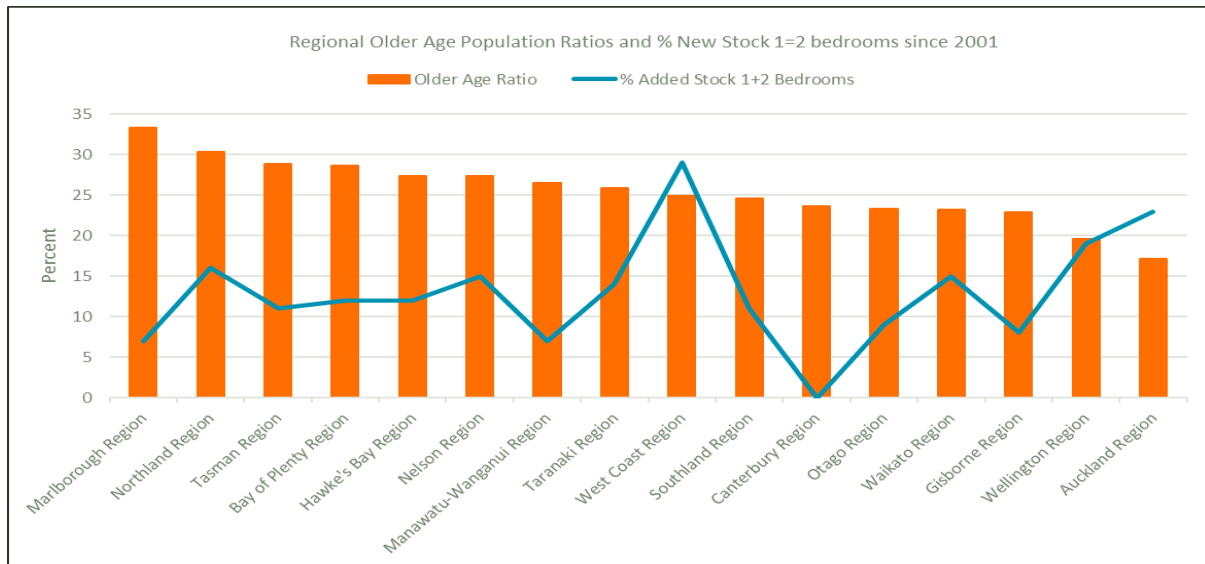
<sup>17</sup> Standalone dwellings are defined as single unit dwellings not attached to any other buildings. Multi-unit dwellings include a wide range of dwelling typologies where two or more dwellings are physically attached to each other. Multi-units include duplexes, terraced houses and apartments.

structural population ageing. Issues of stock and household misalignment have been raised previously in relation to seniors and shown to be pronounced (Figure 4.4).<sup>18</sup>

**Table 4.4 Projected dwelling typologies and bedrooms in Tasman by tenure 2018-2038**

Year	Owner occupiers				Renters			
	Standalone		Multi-unit		Standalone		Multi-unit	
	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm	2- bdrm	3+ bdrm
2018	2,070	13,180	450	350	1,270	3,170	590	140
2028	2,590	15,530	610	410	1,640	3,930	810	180
2038	2,850	16,890	720	440	1,920	4,580	1,000	220
<b>Change 2018 to 2038</b>	<b>780</b>	<b>3,710</b>	<b>270</b>	<b>90</b>	<b>650</b>	<b>1,410</b>	<b>410</b>	<b>80</b>

**Figure 4.4 Regional Age-Ratios 2013 and % Added Stock 2001-2013 One- and Two- Bedroom Dwellings**



<sup>18</sup> Saville-Smith (2019), p.31

## 5. HOUSING NEED AND UNMET NEED

This section focuses on the renter households within Tasman that cannot meet their housing needs in the housing market with any Accommodation Supplement they may access. The discussion provides an analysis of housing need among renters ('renter housing need'), and identifies the prevalence of renters whose needs are not only unmet by current market settings, but who are also unable to access housing by providers who provide affordable housing at sub-market rents or prices.

That set of households fall into the 'unmet housing need' category.

Total '**renter housing need**' is constituted by the following sets of households:

- Financially stressed private renter households;
- Those households whose housing requirements are met by public housing, community housing providers, and council tenants. These are referred to as social housing tenants for the purpose of this analysis; and
- People who are homeless or living in crowded dwellings and includes interim or emergency housing.

It can be represented in the following formula: **Total renter housing need = stressed private renter households + social housing tenants + other need.**

Previously presented data on housing stress and the intermediate housing market is consistent with an increase in both: The total numbers of households for whom the housing market is not delivering affordable housing – rising from 2,860 households in 2018 to 3,230 households in 2021. The number of those households in need who find those needs are not met by way of non-market housing provision – rising from 2,620 households in 2018 to 2,290 households in 2021.

Table 5.1 sets out the number of households who both:

- need additional support to be housed in the market; and
- have that need unmet.

The data suggest that over half of all renters are in housing need and 13.4% of all households are in unmet need in 2021.

**Table 5.1 Total Renter Need and Unmet Need in Tasman 2018 and 2021**

Year	Total need			Unmet need	
	Renter Households in Housing Need	As % of All Renters	As % of all Households	Renter Households in Unmet Housing Need	As % of all Households
2018	2,860	55.4%	13.5%	2,620	12.4%
2021	3,230	59.2%	14.5%	2,990	13.4%

Numbers are rounded to the nearest 10. Source: Modelling housing outcomes based on data from census, population projections (Statistics New Zealand), HUD, MBIE, and Kāinga Ora.

Low levels of alternative housing outside the market means that 92.6% of Tasman households who are not adequately serviced by the housing market in 2021 are in unmet need. This is up from 91.6% in in 2018.

## 6. PATHWAYS TO MEETING TASMAN'S HOUSING NEEDS

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Tasman has a spatially complex housing history. While there are a number of smaller dispersed settlements, the housing market around Richmond tends to be heavily influenced by spill-over from Nelson City. This includes both a strong pattern of stand-alone dwellings and a tendency for lower quartile consents to be built. Like its regional neighbours in the 'Top of the South', the housing situation has worsened in relation to affordability of both rentals and owner occupation. That deterioration is more pronounced than that found in Nelson in relation to misalignments between median rents, lower quartile house prices and median household incomes. Tasman is more comparable to Marlborough, except that it must be recognised that the Richmond-Nelson conurbation does create a sifting impact on the market.

The misalignment between rents and incomes, as well as house prices and incomes is likely to continue unless investment in affordable housing can be attracted to Tasman. There is a significant under-investment in non-market housing in Tasman relative to the extent of market exclusion. While Nelson and Marlborough are both affected by that problem, the percent of housing need which is unmet is particularly high in Tasman.

Community well-being and the vibrancy of the local economy is compromised by situations in which the housing costs of substantial numbers of households are excessive. Households experiencing unaffordable housing and severe housing stress are forced to limit their consumption of goods and services. The lack of affordable housing has been repeatedly identified as a barrier to employment, business expansion and local well-being. Those anxieties are supported by the data and analysis in this report.

It is estimated that in 2021 there are around 3,230 households whose housing needs can not be met by the housing market. The vast majority (around 2,990) of those households are not having their housing needs met through non-market housing providers. The intermediate housing market (private renter households who have at least one member in paid employment, unlikely to be eligible for public housing, and are unable to affordably buy a dwelling at the lower quartile house sale price) is growing rapidly. Tasman's 'intermediate housing market' has increased from 3,100 to 3,880 households between 2018 and 2021.

In 2021, median weekly rents (as measured by flow rents) were around \$488. Figure 6.1 shows, the price points needed for affordable rent are for the most part significantly lower than that median rent in Tasman. That suggests there is significant demand (2,530 households) for affordable rental properties in Tasman targeting households with incomes of less than \$65,000 per annum (the income required to be able to affordably rent at \$300 per week). This large number of renter households who are unable to affordably pay \$300 or more per week in rent have limited options.

**Figure 6.1 Maximum Affordable Weekly Rent for Renting Households in Tasman 2021**

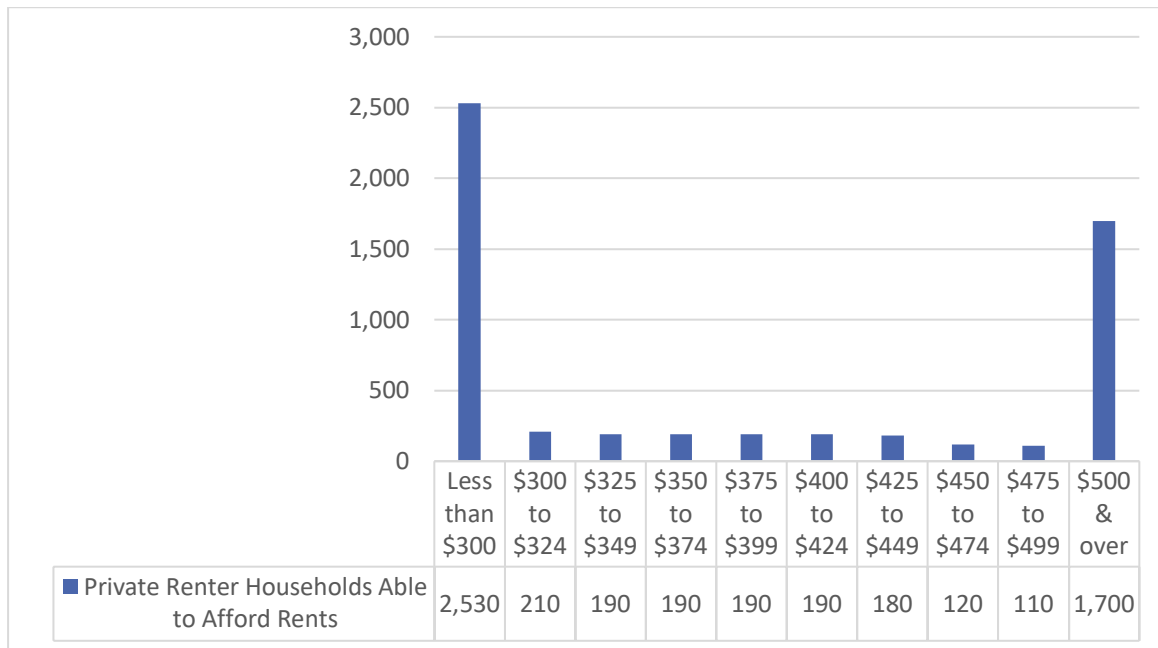


Figure 6.1 also suggests that 1,810 Tasman renter households can afford more than \$475 in housing outgoings weekly. This indicates that some renters could enter owner occupation if:

- the supply of lower quartile priced housing was adequate and suitable; or
- alternative tenure products such as those typically offered by the community housing sector were available.

If there were affordable alternatives to rental housing, the rental sector could be depressurised both in relation to supply and to price.<sup>19</sup> That involves developing pathways out of rental. Table 6.1 and Table 6.2 provide estimates of the number of Tasman’s renter households meeting affordability benchmarks as owner occupiers assuming:

- A mortgage interest rate of 4.5% on a 25-year term;
- The purchaser has a 10% deposit; and,
- The purchaser spends no more than 30% of their gross household income servicing their mortgage.

In both tables, the equity share percentage assumes the occupier purchases a percentage of the dwelling and an equity investor retains the other remaining percentage. Equity share by the resident ranges from 50% to full ownership (100%) assuming a mortgage. For example,

<sup>19</sup> The importance of de-pressurising the rental stock has been recognised in a number of jurisdictions, but perhaps most notable is Germany, which has long epitomised high quality, secure, affordable rental provision. Germany recently returned to assisting in the provision of owner occupation and intermediate tenures as a way of taking pressure of the rental market.

80% assumes the occupier purchases an 80% share of the agreed price for the dwelling and the provider (typically a CHP) retains the remaining 20% ownership.

Table 6.1 presents the total renter household numbers able to affordably buy a dwelling priced at \$750,000 and at the lower quartile house price of \$572,500 with a range of shared equity margins.

**Table 6.1 Estimated Number of Renter Households Able to Affordably Buy a Dwelling priced at \$750,000 and the 2021 Lower Quartile House Price (\$633,500) by Equity Share in Tasman**

Purchase Price	Renter households able to affordably buy by Equity Share				
	100%	80%	70%	60%	50%
\$750,000	630	970	1,250	1,630	2,080
Lower Quartile Price	1,220	1,340	1,670	2,040	2,590

The importance of low-cost housing production is evident in this data. Between 1,220 and 2,590 renter households could affordably access owner occupation at Tasman’s lower quartile sale price, but even with a limited 50% share only 2,080 households could do so at a \$750,000 price point (Table 6.1).

Table 6.2 presents the number of renter households with incomes of less than \$100,000 annually who would meet affordability benchmarks when buying under similar conditions and price points. Equity share figures range from 50% to full ownership with a mortgage. That is, the 80% figure assumes the occupier purchases 80% of the dwelling and an equity investor retains the other 20%.

**Table 6.2 Estimated Renter Households Earning Less than \$100,000 Annually Able to Affordably Buy a Dwelling priced at \$750,000 and the 2021 Lower Quartile House Price (\$633,500) by Equity Share in Tasman**

Purchase Price	Renter households earning less than \$100,000 annually able to affordably buy				
	100%	80%	70%	60%	50%
\$750,000	0	0	130	390	740
Lower Quartile Price	0	0	330	700	1,250

For renter households with household incomes less than \$100,000 annually, share equity of 70% or less would be necessary for a Tasman renter household to access owner occupation on a \$750,000 price-point dwelling. At 50% of share 740 of these renter households could enter owner occupation at the \$750,000 price point (Table 6.2). By contrast, 330 modest income households could do so at \$633,500 price point with a 70% share and 1,250 households with a 50% share.

## 7. MAKING A DIFFERENCE

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Tasman presents housing pressures for low- and modest- income households which are likely to increase with pressure from Nelson and in-migration both from other parts of New Zealand and overseas. The key to alleviating pressure is sustained production of, and access to, affordable housing. The data suggest Tasman will require a diversity of tenure, dwelling typology and price points as pressure rises through an ageing population, an increasing population of seniors with limited disposable incomes, and a younger workforce over-burdened by rental costs and under-supplied with owner-occupation opportunities.

Any organisation seeking to improve the supply and access to affordable housing needs to:

- Ensure it avoids crowding out other actors and providers operating in the affordable housing space. This means ensuring that the focus of activity does not substitute or backfill what others already do or are responsible for.
- Recognise that the decline in the access of low- and modest- income households to owner occupation has driven them into the rental market. Those who previously relied on rentals find themselves in very precarious housing or homeless as others with more resources crowd into the rental stock.
- See housing investment and provision as long-term and having multiplier effects, especially when providing for the intermediate housing market and when collaborating with other providers and investors with an interest in long-term, secure affordable housing. That collaboration could be across tenures.
- Develop vehicles that allow affordable housing providers to either recycle invested capital across multiple households and tenures or by retaining the housing stock as affordable.
- Promote tenures that provide opportunities for households to affordably leverage their own resources and provide an opportunity to stay within the Tasman community.
- Recognise that diversity in stock typology and diversity in tenures provide choice and adaptability.

In making decisions around investment in housing it is important that new builds are affordable to operate whether they are purchased or rented. They also need to be adaptable and functional in the context of changing household needs and be suitable for all ages and stages.

It is also important that housing investments and products provide for preferences and choice. In this regard Rātā Foundation needs to be clear about the different nature of preference and choice. In simple terms, preference refers to the relative desirability of housing and its amenities while choice refers to the decision of selection. It is also important to recognise that abstract preferences do not necessarily determine choices. Nor, indeed,



where there is no likelihood of making a choice, are expressed preferences the same as expressed preferences when alternative choices can be made.

Housing preference surveys can be particularly problematic in addressing issues of preference and choice. Such surveys often have significant limitations in representativeness because of selection bias (despite weighting techniques designed to mitigate those problems) and data which does not allow analysts to distinguish between abstract preferences and likely or practical choices.<sup>20</sup>

More discursive and mixed method research with diverse populations have indicated a series of continuities in aspirations and preferences across vulnerable populations and households often struggling to get viable choices in housing markets. These have been summarised in the Urban Christchurch/Ōtautahi report of housing need and futures as:

- *Tenure security*
- *Comfort and warmth*
- *Safety in the home, including a basic level of accessibility*
- *Safety in the neighbourhood*
- *A location that enables access to services and amenities*
- *Sense of control over their living environment*
- *Housing affordability, for both owner-occupiers and tenants*
- *An appropriately sized dwelling to accommodate the household's needs and activities.*<sup>21</sup>

It should be noted that the desire for some form of independence and ownership stake in dwellings remains a strong aspiration across age groups, life stages and ethnicities in New Zealand. The research also suggests that affordability problems are rooted in the supply of low-cost housing. Increasing supply in and of itself will in the short and even medium terms with have little impact. Supply needs to be price pointed to meet the affordability needs of low- and modest- income households. Builder, developer, financier and real estate conservatism and, sometimes, planning regulations act as barriers to people accessing the housing features that they prefer or need. The result is that in New Zealand housing choices are typically limited and often poorly suited to the functional needs of many households.

Tasman and Nelson have recently released a joint survey of housing preferences which demonstrates the importance of generic dimensions of housing preferences.<sup>22</sup> These are consistent with a raft of research undertaken in New Zealand and elsewhere: the importance of sunshine, the desire for both secure housing and security within neighbourhoods from crime and natural adverse events, and connectivity.

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<sup>20</sup> Jansen, S., H. Coolen, and R. Goetgeluk (eds) (2011).

<sup>21</sup> Mitchell, Saville-Smith and James (2021).

<sup>22</sup> Yeoman, Akehurst and McLean (2021).

It also demonstrates in relation to location, tenure preferences and dwelling typology that responses to these types of surveys tend to be driven by aspiration and preference rather than the practicalities or necessities of choice and decision-making. Free-hold, single storey and detached dwellings remain preferred. These are modified a little through surveying techniques designed to prompt constrained and unconstrained differentiation of preferences by respondents. The direction of travel, for instance, the heightened preference for multi-unit dwellings under constrained choice should be treated as more robust than the quanta itself.

The sustained production of, and access to, affordable, functional housing is dependent on:

1. Commitment to the production and delivery of decent, affordable dwellings.
2. Designs and production costs with right-priced land, labour and materials to produce at affordable price points.
3. Investment necessary to fund affordable builds which can deliver an adequate income stream.
4. Housing products and financial vehicles that allow households to access housing at an affordable cost.

For Rātā Foundation, like all those interested in investing in, or delivering affordable housing, partnering and innovation is required if it is to contribute to resolving Tasman's persistent problems with affordable secure housing. There are headwinds due to Covid impacts on material and building pipelines, which are nationally experienced. However, those challenging conditions provide a hiatus in which partnerships, investment vehicles, and housing products and vehicles for households can be developed.

Those products and vehicles include different tenure vehicles used overseas and some here in New Zealand such as:

- Occupation right agreements are increasingly familiar within the retirement village sector. Nelson is well endowed with an active and longstanding retirement village sector and Tasman has also seen a pronounced increase in retirement village unit construction. Retirement villages are, however, only viable alternatives for seniors with existing equity and incomes additional to national superannuation.
- Intermediate tenure vehicles already established by community housing providers such as Queenstown Lakes Housing Trust, Marlborough Sustainable Housing Trust, Dwell, the Housing Foundation, Habitat and others as well as heralded in the Government's progressive home ownership programme.
- In Tasman and Nelson, the Nelson Tasman Housing Trust, a longstanding housing provider, has been strongly focused on building a stock of long term affordable rental houses, some of which are subsidised through the income related rent subsidy.

- Rent for own, secure housing in which builds are on land owned by communities and the dwelling is owned by occupants. Again, Queenstown Lakes is a leading actor in this space.
- Abbeyfield arrangements in which shared rentals provide enough rental income for senior housing to be built. Nelson has been on the cutting edge of Abbeyfield development in New Zealand. Tasman has also been active with Takaka and Motueka having established Abbeyfields.
- Papakāinga (usually shared ownership, occupation right agreements or rent) and there is strong interest among iwi and hapu in pursuing these other housing solutions.
- Unit title developments and buildings.
- Co-housing.
- Co-operatives such as the Peterborough Street Co-operative in Christchurch, are present in New Zealand, but have greater prevalence and a longer tradition of use in Europe and Scandinavia. Tasman has examples of co-operative, co-housing and commune-based housing.

Unit titles, occupation right agreements and co-housing are not currently strongly ‘pitched’ at affordable housing for low- and modest- income households. Nevertheless, they can all potentially respond to the declining ability of renter households to affordably buy a dwelling as house prices have increased faster than household incomes.<sup>23</sup>

There are very real opportunities around co-operatives both for worker housing and for seniors. Housing co-operatives are rare in New Zealand but are well established overseas. Mitchell’s (2021) modelling suggests that for a region such as Tasman with an increasing population of seniors, co-operatives may offer an opportunity to address the gathering storm around seniors housing. His analysis of returns on ‘patient’ or friendly capital where co-operatives involve a mix of senior retirees and households in the workforce with modest incomes, suggests co-operatives can provide a modest return on capital as well as have a long-term sustainable budget.

The viability and efficacy of these different vehicles needs to be assessed on a case-by-case basis according to interests and relationships with potential partners. In particular, Abbeyfield has a strong presence in Tasman. Habitat for Humanity is delivering local progressive home ownership solutions locally and the Nelson Tasman Housing Trust has around 50 affordable rental units. Unlike Nelson, Tasman Council has retained its seniors housing.

There are undoubtedly environmentally beneficial opportunities for environmentally driven intensification which would also allow the diversification of stock and household provision.

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<sup>23</sup> Mitchell (2018) references and assesses many intermediary tenure vehicles and their application and potential in New Zealand.

There may be opportunities to generate yield and typologies consistent with affordable price points. While multi-unit dwellings do not necessarily generate affordable price points, it is equally true that low density and low site coverage are problematic for affordable housing development. Intensification and its benefits can be achieved through a variety of building typologies and sizes within a neighbourhood or development.<sup>24</sup> This is, perhaps a more difficult pathway for Tasman than Nelson. However, the opportunities for intensified settlements even in small settlement areas offer significant benefits in relation to the environment, age-friendliness and resilience. That increased density can be attractive and meet needs is evident in the burgeoning of retirement villages.

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<sup>24</sup> Popal (2020); Diamond (1976); Taylor (2008).

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