



PĒHEA TOU KĀINGA? **HOW'S YOUR HOME?**

Central Otago Housing: The Human Story

DRAFT

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Piki Te Ora

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Executive Summary

The Central Otago district was the third fastest growing New Zealand Territorial Authority in 2018—its neighbour, the Queenstown-Lakes district, was the fastest. Migration drives this population boom in both districts. Some newcomers are relatively wealthy amenity migrants who come for the two districts' high natural values and perceived quality of life benefits. Their arrival tends to increase the local median income, leading to false perceptions of improvement to overall quality of life and shared prosperity. Other newcomers are labour migrants, who are generally not wealthy and do not enjoy high wages, but come to fill the growing demand for labour supply. Typical of population 'boomtowns', local housing supply has not kept up with population growth. In particular, long-term residents and labour migrants are negatively affected as house and rent prices rise and suitable properties become increasingly scarce.

Early in 2019, growing anecdotal evidence of housing-related hardship from local social agencies and health professionals prompted the Southern District Health Board to undertake social science research to gain a deep understanding of the situation. We conducted qualitative interviews with 25 key informants from non-government organisations, the Ministry of Social Development, Oranga Tamariki, Central Otago District Council, Southern District Health Board, Police, schools, early childcare centres, and local industry. Unfortunately, property managers did not respond to our requests to participate. To gather housing information from the broader community, we also conducted a survey of 200 residents via convenience sampling. Our work captured the voices of those who are often not heard, and informed a set of recommendations aimed at helping community organisations address the housing related issues that have been identified.

Our analysis identified two overarching and interconnected themes—availability and affordability—as having severe impacts on quality of life for local residents and migrants in Central Otago. Availability relates to the lack of available homes. Affordability relates to the high cost of rent and home ownership. Availability drives affordability, along with other consequences such as homelessness; living in poor quality, unsuitable or crowded homes; being forced into poverty and material hardship; and being displaced from workplaces, schools and communities.

A common consequence of the lack of availability is people being forced to accept very poor quality homes. These homes were mostly described as being extremely cold, but mould, cracked basins, broken windows and no power also featured as quality issues. The continued existence of poor quality homes is facilitated in three ways. First, a power imbalance between landlords and tenants means that tenants are afraid to complain for fear of getting kicked out or their rent increased. Second, extreme demand is a disincentive for landlords to improve their properties—they know they will easily find a tenant. Third, a subset of home owners are trapped in poor quality homes that they cannot repair or maintain due to their mortgage obligations. Coupled with high rent or mortgages restricting heating budgets and quality of life in other ways, poor quality homes are a dreadful experience for those affected.

Families living in tents, caravans and cabins at campgrounds is another common consequence of the housing shortage. These families are most often labour migrants, but include many others who have ended up solo parenting at campgrounds after a relationship breakup leads to the loss of the family home with nowhere else to go. Others still are forced into campgrounds after their landlord sold their rental home. Campground life is hard. It's crowded and cold. Parents are stressed and children struggle to get to school on time, especially on cold mornings when they have to get out of their tent and walk to the shower block. Teachers

spoke of social, emotional and learning difficulties among children who were unsuitably housed.

Lack of affordable housing has reduced the quality of life of many Central Otago residents. It impacts the type and quality of housing they live in, the people they live with, their family, finances, health, heating and where they live. At the extreme end, people cannot afford rent and live rough (in public places) or in their vehicles. Some have the capacity to respond to high rent in other ways. For example, many families take in boarders to afford the rent. Overcrowding is becoming increasingly common as people share a house with other groups or rent houses too small for them to reduce costs. Many are driven into poverty by their housing costs. Interviewees described the emergence of a working and middle class poor. Material deprivation is increasing. Due to the housing shortage and fear of eviction, people are doing without to prioritise rent. Many cannot afford to heat their homes. Increasing numbers of children are hungry at school and inadequately dressed. One boy was said to be going without food so that his little brother could eat.

People are going without necessary health care because they cannot afford it. However, instances of housing pressure causing stress, anxiety or depression (or all three) were very commonly described. These are voiced as a need for more mental health services when in reality taking a 'housing first' approach would improve the situation. Increasing numbers of people are moving further from their workplaces, schools and communities in search of more affordable properties. They are then burdened with lengthy commutes, increased fuel costs and the stress associated with spending less time with their families. The displacement of the Queenstown-Lakes workforce into Central Otago is partially driving local population growth and housing pressure.

While local authorities, businesses and developers tend to advance positive economic impacts of population growth as evidence of local success, this report describes the social and health costs of rapid growth that cannot be overlooked. The private housing market—the only market available to Central Otago residents—is increasingly failing them and not meeting the needs of the less advantaged. Alternatives to a “high return on investment” housing market model are urgently needed.

This report concludes with recommendations for local community organisations to consider. Arguably the most important is to develop a 'Central Otago Housing Action Plan', the success of which would depend on the collaborative actions of local agencies. The Plan would aim to improve quality of life in relation to housing, and to prevent further local hardship and displacement of residents into neighbouring districts.

We cannot expect individual organisations, for example government, council, developers, or social services to fix the housing problem on their own. Coordinated multi-agency action can be a powerful way of addressing complex community issues but requires strong leadership and adequate resources.

Central Otago District is fortunate to have a group of social agencies that already work together, who are concerned by the housing situation and are highly motivated and committed to new ways of doing things.

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1 Introduction

In 2018 the Central Otago district was the third fastest growing territorial authority area in New Zealand—the top spot was taken by its neighbour, the Queenstown-Lakes district.¹ Such population booms are usually driven by natural resource extraction or amenity migration. Central Otago's earliest boom, during the 1860s goldrush, was due to the former. The current boom is at least partially due to the latter as relatively wealthy people move to Central Otago for its perceived lifestyle benefits. But Queenstown-Lakes district housing pressure is also driving the current boom as the labour workforce is displaced into Central Otago townships. In turn, Central Otago's boom demands its own labour supply, bringing further migrants to the district. 'Labour supply services' created the most jobs in Central Otago in 2018, followed by 'Grape growing'.² Unlike typical amenity migrants, labour supply migrants are not wealthy. Along with the majority of the Central Otago population (who earn considerably less on average than their New Zealand compatriots), these migrants need somewhere affordable to live.

Typical for a 'boomtown', Central Otago's economic indicators look rosy.² In 2018, the region enjoyed over 4% growth in each of GDP, employment and mean annual income. Tourism GDP was up 11% and the proportion of working age beneficiaries decreased. But these benefits are not universally bestowed. Increased inequality commonly occurs in boomtowns.^{3–7} Further, amenity migrants usually have higher incomes and education levels than the majority of long-term residents.^{8,9} This increases the boomtown median income, creating false perceptions of local income growth.

Boomtowns are also associated with increased housing pressure, living costs and social divide. Migrants and locals in natural amenity boomtowns often reach conflict due to cultural, value and attitudinal differences.¹⁰ Other common impacts include shortages of key social services and displacement of those who can no longer afford to live in the area.^{8,9,11} During amenity migration booms, population displacement due to unaffordable housing usually results in residents moving to neighbouring towns and commuting to work. For example, Cromwell is increasingly supplying housing for the Queenstown-Lakes workforce. Housing pressure then extends to these neighbouring towns, traffic congestion is increased, and quality of life is lost.⁶ Negative boomtown impacts on neighbouring towns can occur without the corresponding economic benefits.¹²

Professionals working in Central Otago are increasingly telling stories of local hardship that are typical of boomtowns. These stories are not captured by commonly reported housing affordability statistics (see Section 0, below). Thus, the human impact of Central Otago's boom has remained largely hidden behind glowing economic indicators. Complex situations such as the human experience of local housing pressure require a depth of understanding that qualitative approaches are best placed to offer. Therefore, we used key informant interviews supported by a community survey to investigate how people are affected by local housing pressure and how they are responding to the challenges faced. Our aim was twofold: to identify and describe the housing experiences of Central Otago residents, and to come up with a set of actionable recommendations to improve residents' housing-related quality of life.

2 Housing affordability statistics

A lack of affordable housing is a negative hallmark of being a boomtown. Depending on the indicator, Central Otago's housing situation could be described as 'grim but stable-to-improving', or 'worsening'. The 2018 housing affordability measures from the Ministry of

Business, Innovation and Employment show that 71% of potential first home buyer households and 55% of renter households in the Central Otago district have below average incomes after housing costs (Figure 1).¹³ First home buyer affordability was stable in Central Otago but worsened in the Queenstown-Lakes district from March 2017 to March 2018. Central Otago rental affordability slightly improved in 2018 relative to 2017, but remains worse than rental affordability in Queenstown-Lakes (Figure 1). The two housing affordability measures show that housing costs take a smaller portion of household income for renters than for first home buyers.

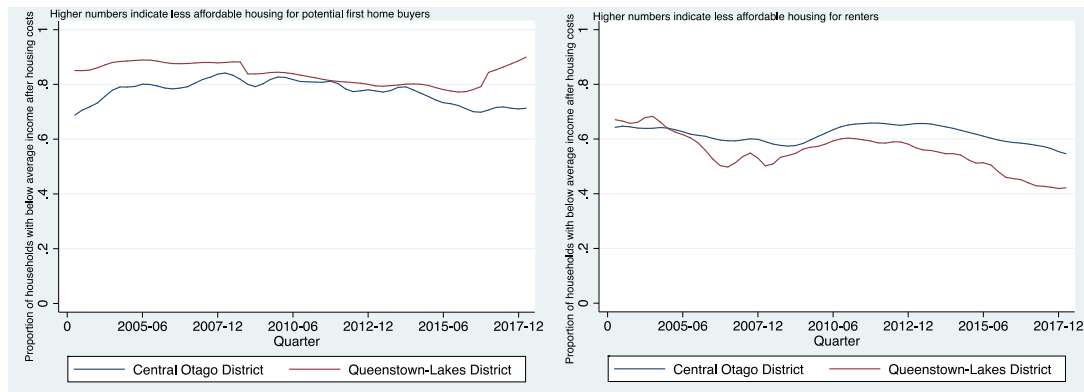


Figure 1 Proportion of potential first home buyer (left) and renting (right) households with below average incomes after housing costs, Central Otago and Queenstown-Lakes districts (March 2003 to March 2018). Higher numbers indicate less affordable housing.

A less optimistic indicator is the 'Housing Affordability Index', which is the ratio of average current house value to average annual income.¹⁴ Under this indicator, Central Otago housing affordability worsened in 2018 (Figure 2). However, the district remains considerably more affordable than neighboring Queenstown-Lakes. The 'Rental Affordability Index', the ratio of average weekly rent to average weekly earnings, also shows a worsening picture (Figure 2). Curiously, Central Otago is more affordable for renters than Queenstown-Lakes under this indicator.

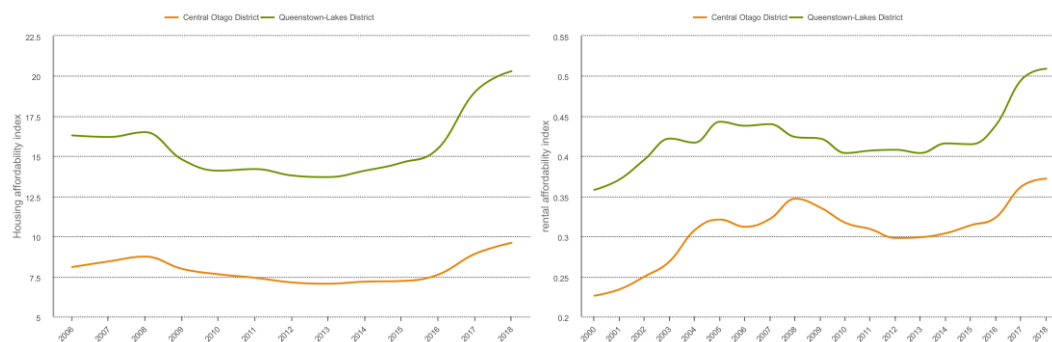


Figure 2 Housing Affordability Index (left) and Renting Affordability Index (right) for Central Otago and Queenstown-Lakes. Higher numbers indicate less affordable housing

Indicators such as those described above are useful for evaluating the impact of government interventions but they are far removed from the day-to-day realities of housing affordability. As shown, different indicators are not always in agreement. Further, they tell us nothing about how people in Central Otago are responding to housing affordability.

3 Methods

3.1 Research design

This research is of a concurrent embedded mixed methods design. This means that we used both qualitative (interviews) and quantitative (survey) methods to meet our research aims. Our primary data collection method was qualitative interviews. While undertaking these, we also conducted a survey to support or refute our qualitative findings. The survey data are embedded in our qualitative analysis and the results are presented together. This research was conducted according to National Ethics Advisory Committee Guidelines.¹⁵

3.2 Qualitative interviews

We used face-to-face semi structured interviews to explore what interviewees have seen in terms of, a) how people are living, and b) how their lives are affected by their housing situation (Table 1).

Table 1 Semi structured interview prompts by topic

Topic	
Living conditions	Living condition impacts
Type of dwelling	Health impacts
Quality of dwelling – condition, size	Mental health impacts
Warmth of dwelling	Relationship impacts
Crowding	Impacts on children
Affordability	Material and financial impacts
Availability	Flow on effects – jobs, commuting
Other comments on conditions	Other comments on impacts

We used purposive sampling to select individuals with first-hand knowledge of the Central Otago housing situation and its impacts. Local knowledge was used to identify government and non-government organisations (including Police), schools, early childhood centres (ECE), key local businesses and property managers. Collegial contacts, referrals and snowballing were used to recruit individuals within those organisations and add new organisations to the list. All invited government and non-government organisations; two out of four invited school/ECE representatives and three out of five invited local businesses participated in the interviews. None of the four invited property managers participated. The interviews were conducted in March and April 2019.

Twenty-five people (20 female, 5 male) representing nineteen organisations were interviewed. The majority had been in their current role for at least five years. Some interviews were conducted as a group. Each interview, rather than interviewee was provided with an ID number, which is presented in parentheses to attribute quotes in this report. VH conducted and transcribed the interviews, which lasted between 20 and 90 minutes. Theoretical saturation was reached after 17 interviews. Two researchers (VH and DS) coded a subsection of the data then compared their codes for reliability. An agreed code list was devised and applied to the complete dataset. Qualitative analysis for identifying commonly recurring patterns and themes was conducted by VH using the methods outlined in Braun & Clarke.¹⁶ Both inductive and deductive processes were used to guide theme development while allowing for emergent themes (for example, displacement was an inductive subtheme of the deductive theme of affordability). Interviewees were provided with the draft results for sense checking with the final draft amended according to their feedback.

3.3 Quantitative survey

A 13-item community survey was developed to investigate housing and living conditions in the Central Otago district. It was open to any Central Otago resident and available online and in paper form. Recruitment avenues included community oral health clinics, public health nurses, social service agencies, school and early childhood centre parent email databases and messages in local social media, newspapers and school newsletters. The survey was open from March through May 2019.

Most survey items were quantitative, but one open-ended question was included, 'Do you have any comments on the local housing situation?' Responses to this question were analysed in the same thematic way as the qualitative interview data and presented alongside it.

4 Qualitative results

Key themes and patterns emerging from the qualitative interviews and survey question are described below. Quantitative survey results are embedded in relevant sections.

4.1 The housing crisis

Interviewees described Central Otago housing as a crisis situation that has 'increased in intensity' (I6). A context was described in which housing problems are 'just constant' (I9) and 'more frequently a headline topic in multiagency meetings' (I4). One interviewee stated that, 'it's a pressure cooker out there right now. You scratch under the surface and this place is not the utopia it appears to be' (I9). Another said, 'I can only see things escalating' (I16). The community is said to be 'breaking down' (I6), 'emotions are heightened, people are angry, they are asking why this has happened' (I5). Declining housing stock is said to have been going on 'over a period of years, but has increased in intensity over the past two years' (I5). This has co-occurred with significant demographic change, from 'seniors to labor supply' (I6). In this way, Central Otago's housing crisis is strongly linked to that of Queenstown-Lakes. The district is supplying human resources for the neighboring boomtowns of Queenstown and Wanaka. As major contributors to the housing crisis, availability and affordability are considered by all to be 'huge issues' (I1). Availability shortages have led to a relationship imbalance between landlords and tenants. Rental prices are skyrocketing. Outcomes of the housing crisis include homelessness, competition, crowding, displacement and deprivation. The human cost is high.

4.2 Availability

A negative depiction of housing availability ran throughout every interview and almost a third of the surveys. This depiction was found in talk about a power imbalance between landlords and tenants and the consequent affordability and quality issues. Availability was also described in relation to competition for houses. Interviewees and survey respondents frequently attributed reduced availability to labor demand, both seasonal and for Queenstown. The lack of available houses is driving every adverse outcome outlined in this report.

There are not enough rental properties in Central Otago to support the current population. In raw terms, 'there's less property than people' (I17), 'people get sent home from hospital, but home is nowhere' (I1), 'there is nowhere to relocate to' (I1) and 'there are no rentals' (I15). 'People are desperate for housing ... there are hardly any rentals and what rentals there are, are out of price range for the average family' (S139). Survey respondents relayed their anxiety about availability, '...very scary on moving as once you are committed to move out of one will you get the next place to move into?' (S98). Multiple accounts of people living in tents over winter ('it's cold in the tent' [I4]), in garages ('she's been in the garage since December' [I4]),

caravans ('they are in caravans and tents getting bounced around' [I15]), containers ('... now she's living in a container' [I18]), vehicles ('rest areas have people living in cars' [I17]) public places ('people are living in lobby areas. They are not drunk, they go where it is safe' [I19]), or leaving town ('the family moved out and left town' [I12]) were produced as evidence of the housing shortage. Living in tents is particularly common and problematic, especially for families with newborn babies and toddlers.

4.2.1 Power imbalance and landlord behaviour

Lack of availability has created a power imbalance between landlords and tenants. This was most apparent in talk about affordability: 'because there is a shortage of rentals people are paying whatever the landlord demands' (I12), 'they call it market value, I call it exploitation' (I10), 'there are less rentals, why does that mean you can put your rent up \$200 per week?' (I11), 'they are not adjusting. It's not inflation. It's massive profiteering' (I12). From these extracts it is clear that availability, via landlord price-setting behavior, has created an affordability crisis in Central Otago. Landlords were described as 'the winners' (I9), being 'very greedy' (S142), and as 'asking people to jump through hoops to get a rental' (I9). Property managers were described as being 'flippant, they just don't care' (S146). The roll-on effects for Central Otago renters include deprivation, reduced mental health, overcrowding and homelessness (see Section 4.3).

Short tenancies are another way in which landlord behavior is impacting Central Otago people's quality of life. Short tenancies are becoming increasingly common. They have a financial impact on renters because moving is expensive. 'People have to move around a lot. They have to pay large sums of money for their bond a lot' (I18). 'The cost of getting into a house is too high' (I9). Worse still, 'bonds are hard to get back' (I9).

Short tenancies also have a mental health impact, 'there's no permanence, if your housing is unsettled, what does that do for you?' (I5). Many descriptions of poor mental health were related to the insecurity and length of tenure creating 'repeated toxic stress' (I7). Reasons for the increasing trend of short tenancies were generally not offered. Although by one account they were linked to seasonality, 'landlords are taking advantage, they are kicking people out in winter because they get better rates' (I9).

Landlords selling their houses was identified as a huge issue, 'rentals been sold with nowhere to go, it's a very common story' (I13). Some survey respondents expressed fear about the situation, 'I'm always concerned the house will be sold as there are no alternatives' (S135), 'I was always fearful it would be sold' (S22). A landlord selling up usually has disastrous consequences for the existing tenants. By every account, they face having 'nowhere to go' (I13) or their 'rent increased' (I4). A rental being sold with negative consequences for the tenants was a very common story, and the situation is said by many to be increasing. Multiple accounts were given of properties being sold with families ending up in tents or cabins at campgrounds where 'it's not the best environment for kids' (I11). Multiple accounts of increased rent following house sales were also described. Increases anywhere from \$50 to \$200 per week were detailed along with their consequences, such as, 'one landlord raised the rent from \$250 to \$450 per week. The family had to leave town' (I12). Presale eviction was thought by some to be due to legislation changes, 'landlords are selling rentals as vacant homes to avoid bringing them up to standard' (I5). Similarly, they 'are ending tenancies because they want to sell. The legislation change around heating is probably a slight driver' (I6).

New Zealanders have long been incentivised to invest in property. Without a capital gains tax, property is seen as a way to get ahead for 'ordinary' New Zealanders. Not all Central Otago landlords are thought to have massive property portfolios, 'some landlords have a few houses, but it's not really a big issue' (I1). It is reasonable to speculate that rent increases upon new ownership reflects rising sale prices. It is also reasonable to speculate that not all landlords are exploiting their tenants (although we only heard one positive account of landlord behavior, 'we are fortunate in that our rent has not increased in 7 years!' [S102]). Because no property managers responded to the invitation to be interviewed, we are unable to offer the 'landlords' perspective' of the local housing crisis.

4.2.2 Quality

Availability necessitates living in very poor quality houses for many because they have no other option, 'one family moved and the only option was a house known locally as the fridge' (I7). Generally speaking, Alexandra rentals are 'old and cold. There are houses known as fridges' (I1) but 'the tenants can't be picky' (I17). Interviewees also linked relationship imbalance with housing quality, identifying that 'desperation and need means that people will accept substandard housing' (I9). Many instances of poor living conditions were described, with renters 'not speaking up due to the housing shortage. They don't want to make a fuss' (I1). Where tenants do approach their landlord, they are at a clear disadvantage, 'it's hard to navigate the power dynamics between landlords and tenants around heating. They argue over the adequacy of current heating' (I7). The way interviewees described rental properties they had seen suggests that housing quality is a very serious issue in Central Otago. Accounts of bitterly cold houses were most common, but 'cracked basins, no power, gaps in the doors' (I1), 'broken windows ... no curtains ... no insulation' (I4), and 'single glazing' (I5) were also described. A renting survey respondent described their house as having 'black mould' (S104). That rental properties are often 'expensive and poor quality' (I1) is a double blow for tenants, especially when faced with winter heating costs.

Landlords were said to be 'not interested in investing in the houses' (I4). Instead, they are 'selling houses rather than fixing them' (I11) 'due to the favorable market' (I19). However, one interviewee observed that 'people with their own homes are struggling to keep up maintenance' (I5). Some survey respondents described owning homes in disrepair, 'we managed to purchase a large but older property which needs a lot of work and have boarders to help us service the mortgage. We can't afford to do the necessary repairs but at least we have stability' (S150). 'The electrics need wiring the lights buzz and the bedrooms are freezing. We are thinking of moving to...' (S97). Insulation costs appeared to be a particular burden for financially struggling homeowners '... was so cold in winter that ice formed on the insides of windows. We constantly got sick and I tried getting grants for insulation through Smart Energy, the Council, Trust Power schemes and tried even topping up my mortgage but was denied at every turn ... we went without a lot of things to afford our own insulation' (S24). 'More help with insulation would be nice, it's super expensive and even with the little help we could get, we were quoted approx. \$2500/\$3000. This was just under floor insulation' (S37).

Many interviewees described people living in unsuitable housing due to availability. In these instances, quality wasn't necessarily an issue. Rather, people had to rent houses 'too big for them' (I18), 'unfenced' (I7) or 'more suitable for elderly' (I7). 'We live in a house that's too small for our family but there is nowhere else to go' (S103). More often, the situations described were a matter of inconvenience, but sometimes safety was an issue, particularly around young children and fences. One interviewee attributed high rental mobility to 'people seeking better houses' (I1).

Among survey respondents, two expressed views on housing quality in contrast with the majority: 'homes in Alexandra appear in good order' (S128), and 'Central Otago is fine - although I'm sure some houses in central Cromwell appear cold and damp' (S118). These alternative views will exist among others in the local community, as a lack of insulation is not something that can be seen.

4.2.3 Competition

The demand for Central Otago housing is enormous. Many people turn to campgrounds to fill the gap while they find a rental ('people come in here every day looking for medium term housing' [I10]). Multiple accounts were made of families living in campgrounds. For example, '... they ended up in a campground' (I4); 'there are currently three school families in the camping ground' (I16). 'That's common, mums in cabins with their kids' (I18). 'Families live in the campgrounds and the parents don't think it's safe for the kids to run around there' (I11). At least one campground is full, 'we are full; there is no accommodation if a family turned up. God knows how many a week I am turning away' (I15). Campground-type accommodation is already the last resort. There is nowhere else for these families to go. Many 'have to leave the area and all their social and community connections' (I4).

When faced with people in need of a home, interviewees 'think, oh my gosh, what are they going to do?' (I5) and 'just despair really' (I9). 'There is so much competition for housing that the people we work with have even less chance' (I3). Competition for available properties is extreme. Every population group is 'competing for rentals with professional couples' (I15). There are countless families living around the Central Otago district in caravans and tents because 'landlords are choosy' (I17) and they lost out. Many things prevent people getting into rentals, such as 'credit checks, noise complaints, reference checks, pets, smokers, sometimes kids' (I1). Socially disadvantaged groups 'get pushed to the bottom of the heap' (I6). Many people end up in 'no man's land because landlords talk and if you get a bad reputation you're done' (I7).

4.2.4 Seasonal industry and labour supply

There were conflicting accounts of the impact of seasonal workers on availability. Some interviewees talked about how 'people get kicked out ... to make way for seasonal workers' (I1). One specific instance of this was described, 'the family was kicked out because their room was contracted for fruit pickers. They managed to find a rental, but it was very stressful' (I5). An alternative view is that seasonal workers 'are not taking stock [houses] but that is the perception. It is their employer's responsibility to accommodate them' (I6). Some 'employers are picking up some housing responsibilities' (I7), and it can be 'quite a rigmarole' for the employers themselves (I13). But unless the employers are building houses for their staff, or supplying accommodation on their property, they are still drawing from the same housing supply as everyone else. Some are renting local houses for their seasonal staff, and they 'sit empty from June to October' (I13). There is a reluctance to tenant these houses during the off-season out of concern for the tenants' welfare in November when they need to move on. The 'new labour market' (I6), comprising Queenstown's workforce, is out-competing families for access to homes, but in a different way to that typical of professional couples. The 'Cromwell community has changed. It's supplying labour demand to Queenstown' (I6). In response, landlords are 'increasingly renting rooms rather than whole properties in Cromwell' (I17). This is 'affecting the availability of houses for families' (I3) and introduces 'police concerns about safety because people don't know who they are living with' (I17). Vulnerable people are often 'discharged [from hospital] into these mixed houses with no support' (I17). In managed accommodation, owners have the ability to 'think about safety when placing people. Like not putting a 14 year old girl in a shared room' (I15) and to 'judge the long term

ones to make sure they will fit in' (I15). But managed accommodation is rare. In most instances, people are taking what they can get, with whomever else happens to be there.

Demand for labour supply housing was said by one interviewee to have 'outstripped that for social housing' [I6]). In the three months since key informant interviews, at least one labour supply housing complex has become available in Cromwell (with more on the way). At this property residents have their own room but shared bathroom/kitchen/living. Yet the owner is said to be 'struggling to fill' the rooms (I1 during the review process). This could reflect pricing, but also the shared nature of the accommodation. One interviewee observed that 'workers want motel style accommodation' (I15).

The labour workforce is said to be responsible for the 'reasonably high meth use' (I6) in Central Otago. This interacts with housing in two ways: through the mixed housing typical in Cromwell (where people or groups of people live with strangers in 'selling by room' situations) and through people's increased vulnerability due to affordability-related deprivation ('vulnerable people get dragged into all that shit' [I6]). In mixed housing situations, people are potentially exposed to drug use among their housemates.

Labour demand was cited in relation to the misuse of emergency housing*, 'they say, "we moved here, find us a house." We get a request for emergency housing every fortnight. They come for the work' (I6). People moving into the area for work were described as 'too optimistic' (I1) and not knowing 'what they are coming to' (I5). 'Lots of people move to the area and end up in the campgrounds. We've seen 6-8 kid families living in the campgrounds' (I9). Interviewees expressed concern about the impact of the growing cherry industry, questioning 'where will the staff go?' (I13, I15).

No interviewees, and only one survey respondent referenced Air BnB in relation to availability, but one interviewee did note that 'there are lots of holiday homes just sitting empty' [I5]. An Air BnB search (26 June 2019) for an 'entire place' for two adults and two children for the first week of September 2019 revealed 79 available properties in the Cromwell area (including Alexandra and Clyde).

4.3 Affordability

Affordability is strongly linked to availability and the relationship imbalance between landlords and tenants, as described (Section 4.2.1). Negative depictions of affordability was a theme in most interviews and 40% of the survey comments. They were most apparent in talk about type of accommodation, composition, families, deprivation, health, heating and displacement. Many interviewees referenced a social divide, 'there is a big difference between the haves and the have nots (I9). Like availability, affordability was often described in raw terms such as, 'the main problem is rent' (I1). Multiple instances of drastically increased rent at short notice were described. Sometimes people are evicted, 'the main reason for eviction is non-payment; we see one eviction a fortnight. It becomes very hard for these people to rent a house' (I6).

There was conflicting dialogue around the idea that 'people who can't afford to be here shouldn't be'. Sometimes it is hard for social services to know the right course of action when dealing with housing need. Valid points were made about both sustainability and social networks: 'why fight so hard to keep people living in a situation or town that ultimately isn't

* Emergency housing is the provision of housing for up to 7 days for people with nowhere else to go that night or within the next week. They are usually accommodated at hostels or motels. In Alexandra a campground is also used. Emergency housing is accessed via Work and Income.

sustainable for them?’ (I6) ‘They should relocate to an area where housing and rentals are cheaper’ (S142) versus, ‘they lose their community [ones who leave]’ (I4). ‘Some agencies are telling people they need to think about leaving’ (I9), but the way interviewees described this situation suggests that it caused them personal distress to do so.

Many interviewees gave accounts of people living in tremendous financial or material hardship with the unspoken assumption that it was just to be here (for some). A survey respondent comment about the neighbouring district highlighted the potential for such hardship to be normalized—‘Queenstown-Lakes appears unaffordable, but I think in some cases, some people are unprepared to compromise to live there’ (S118). We should strive for a community where compromise is not an expectation.

4.3.1 Type of accommodation

Due to affordability, huge numbers of Central Otago residents are not living in houses. They are living in tents, vehicles, containers, sheds and garages, or under bridges, on steps, in lobbies or public toilets. ‘There’s people sleeping everywhere’ (I15). They either cannot afford a house, there are no houses available, or both. For example, ‘they are living in a shed, there is nowhere else, the rent is too high’ (I19). ‘Rentals are in very short supply. People have to go to camp or get a caravan’ (S124). Interviewees were unanimous in their assertion that the number of people in Central Otago without a house is growing.

It’s ‘increasingly common for children to be living in tents’ (I9). Such homelessness is particularly hard on children. The way interviewees described the school life of homeless children was concerning. They are often late, ‘because it’s hard to get out of a tent on a cold morning and walk to the shower’ (I4), disorganized ‘we have three or four families where the kids are turning up at school in disorganized states’ (I4), or have social or learning problems, ‘the boy is unresponsive at school, his teacher says his regression is severe’ (I4). In discussing homeless children in her care, an early childhood teacher observed, ‘you just know they are not quite themselves. They’re a bit teary, a bit fragile with change and upheaval and stress’ (I11). Another asked, ‘at what point do they realize they are different?’ (I16). Children are also negatively impacted by the housing related stress upon their parents, ‘poor maternal mental health impacts on kids and is exacerbated by housing’ (I4). One interviewee asked, after recounting multiple stories of child hardship, ‘where is the quality of life for kids down here?’ (I9).

4.3.2 Household composition and crowding

Affordability, and sometimes availability in its own right, is impacting household composition. It is increasingly common for houses to be occupied by more than one group. ‘Everyone is living with everyone, kids are sharing rooms with boarders’ (I9), ‘in calls to service we arrive at a property and there’s different groups of people in every bedroom. This is becoming more common’ (I17), ‘an emerging trend is to have multiple families in one house’ (I1). Even ‘middle-aged flatters are on the rise. This is a new thing’ (I17). Depictions of ‘clusters of people in flats with mental health or drug problems’ (I1) were common. Through descriptions like this, interviewees are demonstrating how affordability increases the number and variety of people in a home.

A closely related problem is overcrowding. There ‘were 17 people in one house because they couldn’t find accommodation’ (I19), ‘11 in one house’ (I11), and ‘a mum and three teenagers all sleeping in the same room’ (I4). Household crowding affects quality of life. It increases the risk of stress and infectious and respiratory diseases.¹⁷ Household crowding is a consequence of housing availability and affordability in Central Otago. It has been linked to ‘family harm

and tense environments' (I9) in the local population. One interviewee identified that 'overcrowding is more of an issue than people living in cars or vans' (I1).

Extended family living is common and 'those with family support here tend to be the ones who stay' (I6). However, this spreads the burden. Interviewees 'often see extended families living together and affected together' (I18). For some there are health ('grandma had a significant health event while packing, due to the stress' [I4]), relationship ('her mother's partner just left her because of the situation' [I18]) or financial costs (an extended family all living with the parents. They are [name withheld] clients' [I18]). Sometimes the lack of a family home separates parents from children, 'the parents are in a tent while the kids are with grandma. We see a bit of that here' (I12).

4.3.3 Pressure on families

Nearly every interviewee detailed accounts of family hardship and suffering due to housing. These accounts thread through every identified theme. The 'housing shortage is putting a lot of pressure on families. It is showing in relationships. There is increasing domestic violence' (I17). Single parent families are particularly ill served by Central Otago's housing market. For example, 'as a single parent my rent takes most of my income' (S59). Affordability means that they are 'unable to better their housing situation' (I8), and in the competitive market, they feel 'judged in their rental applications' (I11). The way interviewees described the situations of many single parent families suggests that availability and affordability are having tremendous negative social, health, mental, financial, school and safety impacts on local single parents and children.

Affordability necessitates taking on boarders for many families. They have no choice as 'renting a house on one income is no longer doable' (I9). 'People are taking on boarders because they have to pay the rent' (I8). Reported concerns about boarders related to safety ('they have no police checks' [I9]) and child welfare. For example, 'it's common for parents to bring in boarders. But it brings strangers into the house. Kids have to share rooms with each other, with mum, or even with the boarder' (I1), 'we see stress associated with having boarders. Kids are exposed to non-family adults. They need space to have family life. The boarders end up parenting. Having boarders is a very common, normal thing to do. But kids need their own space' (I9). These extracts show that relieving rent pressure by taking in boarders creates other difficulties in people's lives. In contrast to these concerns about boarders, it was noted that 'some landlords are not allowing people to have boarders' (I1). This may preclude some families from having a house, or force them into severe deprivation as they struggle to pay their rent without the extra income.

Multiple accounts were given of a context in which single parent families are particularly vulnerable in the Central Otago housing crisis—in family court rulings. The families are placed between landlord and court demands. Typically, 'they can't leave, but it is very difficult to stay' (I4). 'Family court judges don't consider affordability in split families. It's all about benefitting the child' (I1). But ultimately the kids are negatively affected. 'Family court judges are forcing people to stay in the area. But this creates financial stress, compounding the breakup stress. This leads to poor living conditions, which impacts kids' (I3). Poor living conditions among single parent families following separation were commonly detailed situations. For example, 'she had a house with her husband but lost it after they broke up. Now she lives in a tent with her toddler and her baby' (I11). 'I'm going through a marriage break up and when the house sells I will be homeless. A big concern as can't afford to buy a house or build and rents are too expensive. Have no idea what myself and my son will do. Don't want to leave [withheld] but may have to' (S48).

Relationship breakdown and affordability is a toxic combination, and often results in people being trapped under the same roof. Accounts were made of people (e.g., friends, extended family) co-investing in a house, only for relationships to breakdown with all parties ending up trapped. Similarly, 'people who separate but can't leave the home is a huge issue. It's very common and very problematic' (I9).

There appears to be strong recognition in the community (beyond key informants) that housing is affecting local families. Many survey respondents expressed empathy for the plight of families, for example, 'I feel for whanau that are struggling to find affordable accommodation and also trying to settle in one place when their landlords could sell their house at any time' (S104). 'I do feel for low income earners and young families trying to get into the housing market' (S37). 'I feel bad for families that can't find affordable housing' (S139).

4.3.4 Deprivation

Financial stress due to housing affordability in Central Otago is having a profound impact on people's lives, including children. 'Rent is affecting families, it's very concerning when there are children involved' (I19). 'Young families are particularly financially impacted' (I17). Rent prices have created a 'middle income' (I1) and 'working' (I19) poor. Yet these people are still not eligible for the MSD Accommodation Supplement. One interviewee observed (in March) that 'more people have used KiwiSaver Hardship Applications to pay their bills so far this year than in the last two years altogether' (I1). 'People prioritise rent over other needs' (I19). Repeatedly, concerns about financial and material hardship were related to rent. For example, 'because rent is so high there is nothing left for car repairs, doctors and healthcare' (I19), 'high rent has knock on effects on the necessities of life like food and heating' (I12).

Many individual and family situations were described as evidence of people not getting 'enough food because they have to pay such high rent' (I4). In some instances, children are going without food, 'the number of hungry kids at school is growing' (I9), 'the older boy is not eating so the younger one can' (I18). The schools 'know about families in need of food' (I18). One school has started a breakfast club to meet the needs of increasing numbers of hungry children struggling to learn. Financial hardship is also impacting food choices, 'all people can afford is processed crap food' (I9).

Sadly, 'material deprivation is really common. It's probably going to get worse. There is one boy who hasn't even got a bed' (I9). 'People are going without to fill the gap. Rent and power are generally prioritized over personal items' (I1). Depictions of kids whose 'basic needs are not being met' (I10) ran through many interviews. One identified that 'increasingly we are supporting families just to meet basic needs like toothbrushes and jackets' (I9). It was acknowledged that 'we only know of the tip of the iceberg, there's lots we don't hear about' (I16). Affordability is driving people to access social services, 'because rent is so high increasing numbers of families are accessing welfare assistance. They need help with health care, food parcels and heating' (I19). Resultantly, some services 'are very stretched and can't meet demand' (I1).

MSD Accommodation Supplement Zoning catches out some people upon moving. For example, moving from Cromwell to Pisa Moorings results in a lower weekly accommodation supplement payment, regardless of rent price. Accounts were given of people paying higher rent but receiving a lower weekly payment—a double blow that they were completely unprepared for.

4.3.5 Health

The Central Otago housing crisis appears to be having a devastating impact on affected people's mental health. 'There's lots of poor mental health. Housing is causing stress, uncertainty and worry' (I1), 'people are stressed, for sure' (I3). Many general comments were made about the impact of affordability and quality, such as, 'It must be very challenging living hand-to-mouth. Imagine the cumulative impact of living this way. Alcoholism, imploding mental health. Crappy job, crappy house. How do you get up in the morning?' (I9). 'Think about Maslow's hierarchy of needs—shelter is not being met. People are living in a constant state of high anxiety, housing is constantly eroding their wellbeing' (I9).

Poor mental health leads to other problems, and feeds a vicious cycle in which the affected person isn't mentally resourced to improve their living situation. They are 'mentally paralysed' (I4), 'now she feels trapped' (I11), 'not able to work due to poor mental health' (I5), 'people struggle to fill out Work and Income forms because they are so stressed, for them getting six months of bank statements is too hard' (I4), 'once people get into a trap it's hard to get themselves out of it' (I16). These extracts demonstrate the complexity of the housing crisis.

There were many accounts of people unable to meet their health needs, 'we see a lot of people, too many, who are not able to see a doctor because they can't afford it' (I19). Affordability is described as making people extremely vulnerable, 'health issues, a tyre, a car bill, they push people over the edge. Otherwise they just battle on' (I18). People 'get into trouble quite easily' (I1). Multiple accounts were made of sickness having a devastating impact on people's lives when households were reduced to one income and couldn't afford their rent. Dire situations were described; it was typical for very unwell people to lose their house and end up in a camping ground or garage.

Complexity, in terms of the situations people find themselves in, is worsening. 'People are getting more and more complex in their needs' (I1), 'the difficulties people face are horrendous' (I19). 'We see clients with complex issues and housing is always right in there' (I9). 'People with housing struggles often have other life struggles' (I4). The housing crisis is thwarting organizational attempts to help people in need because 'first and foremost you have to have a roof over your head' (I19). 'We can't make care plans without a house, the parents aren't in the right head space' (I9), 'support plans cannot be put in place because of how people are living' (I4), kids are stuck in state care beyond age 17 because there is nowhere for them to go. We can't help them move forward in a supported way' (I9).

4.3.6 Heating

An adequately heated home is a fundamental health requirement. Yet many Central Otago residents are living in cold homes. Reported concerns about home heating are broadly centered on the cost of heating poorly insulated homes in the context of financial hardship due to high rent. 'Many houses are single glazed and too expensive to heat' (S15). 'Financial hardship means people are cutting costs on other stuff like firewood, this will have flow on effects to health' (I17). Accounts were given of unheated homes with newborn babies living in them.

A general unease about winter was expressed in many interviews. 'The whole situation is much worse in winter' (I1). Many felt that 'wood is the best form of heating' (I1) and supported this claim with examples of organisations 'giving away firewood to people who need it' (I12) and 'some wood merchants [having] payment plans' (I1). At least one local wood supplier is 'WINZ accredited and work[s] with Presbyterian Support services to keep people warm in winter' (S64).

Support for wood was contrasted with power, 'you can't barter for power like you can firewood' (I5), 'some firewood support is available, but there is nothing for heat pumps. You can't forage for power' (I5), and 'people get electricity bill shocks due to their heat pumps' (I1). 'We moved from the North Island and a \$1050 power bill the first month we arrived was shocking!' (S116). Power was unanimously described as prohibitively expensive. Instances of people incorrectly using their electric heating appliance were described, and 'tenants who don't use them correctly pay big bills' (I14). The use of wood for home heating is still imperfect in situations of financial hardship, mental distress, or both. For example, 'people run out of wood. Some are not resourced mentally or materially to get more wood. They can't even see it as a possibility because they are so stressed' (I4), 'people feast or famine, they can't budget their wood supply. Or they are budgeting their wood to the point that they are barely heating their home' (I5). Whatever the heat source, it is 'too expensive for uninsulated single glazed old homes' (I5). The quality of the Central Otago housing stock is interacting with the cost of heating and the price of rent to create a situation where 'people are living in misery' (I4).

4.3.7 Displacement

Availability and affordability are driving population displacement. Many people have to leave the district, as they are unable to find housing. Others have to move further from their workplaces or communities in search of cheaper living. The negative housing impacts of the Queenstown-Lakes economic and population boom have cascaded into Central Otago as the Queenstown-Lakes workforce is displaced into the area. Both interviewees and survey respondents frequently identified this driver. Each locality's labour supply is driven further from the 'source' in search of affordable housing. 'Families are having to look elsewhere for housing or cheaper housing. They are often benefit clients with poor quality vehicles' (I6). Labour supply for Queenstown and Wanaka is impacting Cromwell's housing availability. The Cromwell population is forced to move to Alexandra, Alexandra's population to Omakau, Ranfurly and Roxburgh. 'It's a domino effect, people are not living where they work' (I5), they are 'disconnected with the towns they live in' (I1). 'Omakau and Ranfurly used to have spare houses. They are taken now, but the people who have taken them are all working in Alex' (I11).

The human cost of displacement cannot be overstated. 'The absence of affordable housing means that people take on a massive commute. They are away from home, away from their children. It's a huge cost. Commuting means people lose time in their day, they lose self-determination over the timing of their day, and they lose some quality of life' (I9). 'It's so hard for families to provide basic stable housing that they are losing one on one time with their kids' (I7). Children are also displaced from their social networks, 'they had to leave and kindy was the only thing going well for him' (I7). 'They split up, mum and the kids had to go to [withheld]. Now she spends all her money on petrol' (I11). A further concern is that vulnerable people are being displaced to townships without the services to support them, 'we've had a spate of referrals from Omakau. They have transport issues and no access to early childcare' (I3), 'it's hard to get their kids around' (I7). 'Houses in Ranfurly are getting snapped up but the services aren't there' (I9).

For many, it becomes necessary to leave the district altogether. This can be frustrating for social services that have worked hard to improve their clients' lives and have to watch them leave to start over. It isn't just low income and vulnerable people who are forced to leave Central Otago, 'highly capable and functioning people are affected, they move because they cannot get ahead' (I4). Some people are also prevented by affordability from moving to the

district, 'we can't recruit staff. Qualified people see moving here as a financial step backwards' (I3).

4.4 Services

4.4.1 Social services

The housing crisis is affecting social services. They are experiencing increased demand as high rent drives increasing deprivation and people's needs become more complex. 'Social work support for this family is expanding and expanding. [name withheld] have been notified. They call it a housing issue' (I5). They are also experiencing demand in new places, 'services are having to move into other areas, like Omakau. We are seeing clients in places we have never seen them before' (I9). A lack of services, or difficulty accessing them was also described, 'we are not ahead of the problem ... specialist services are not here' (I9), 'there is no one to refer to for housing' (I1), 'its harder to access services' (I16). In some instances, interviewees described having to move from their core business as the community's needs changed. 'I'm spending my time as a counselor' (I11), 'we were pushed into starting after school care' (I16), 'we started a breakfast club at school' (I18). These extracts demonstrate the responsiveness of local services to local needs.

Positive relationships between local social services were unanimously described, '... respect for coworkers. We are really good at working together [with other agencies]' (I5). Interagency success stories were shared, 'services got together and found her a home, right before Christmas' (I5). That 'local organisations have good relationships... work together and work well' (I6) is a tremendous help for the people who need them.

4.4.2 Social housing

Central Otago's affordability crisis has created extreme demand for social housing.[†] Unfortunately, current social housing supply is grossly inadequate, and rife with its own management challenges. Interviewees spoke negatively about social housing, frequently in relation to supply, management and application processes. Beyond demand, the availability of existing social housing stock is impacted by the availability of market rentals. It is a vicious situation whereby availability drives affordability, which increases demand for social housing. At the same time, there is nowhere to move people currently in social housing on to. Interviewees gave accounts of 'single people living in large MSD houses' (I8). The local social housing system is so paralyzed (due to market availability) that MSD has suspended doing reviews.

Most discourse around social housing was related to waitlists and the application process. Because many said that there is 'no point going on social housing lists' (I3), a situation is created whereby waitlists 'don't accurately show demand' (I1). 'Applications for social housing are very difficult. There's lots of forms' (I5). Repeated examples were given of people who 'can't fill out forms' (I12). Sometimes it was due to stress, but more often to not having the 'technical know how or the means' (I19). Some interviewees positively referenced the past existence of a social housing representative in the area. She was said to 'remove barriers like online applications' (I5). From interviewee accounts, it appears that there is some

[†] Social housing is state-owned or leased subsidised rental housing primarily managed through Housing New Zealand. There is a waiting list to get into one of these 'state houses'. Once housed, tenants can stay for as long as they need to. Social housing is also known as 'public housing'.

confusion around social housing applications and allocation. For example, there is a perception that applicants can only state one preferred area. This is 'restrictive because the perfect house might only be one town away and you don't get a look in' (I8). Ministry of Social Development information suggests that applicants can state at least three areas they are willing to live in, but this may have been a recent change.¹⁸ Sometimes, 'people don't know there are Housing New Zealand homes here so they put themselves on the Dunedin list' (I5). The allocation system was also described as problematic, 'according to the [HNZ] assessment they need a four bedroom house so they won't be offered anything else, even though mum would gladly take something smaller... the rules are keeping people homeless' (I8). But the counter narrative is that 'MSD have a social responsibility to match supply and demand' (I6). There is no transitional housing[‡] in Central Otago. MSD uses local campgrounds and motels for emergency housing. They have to carefully manage their relationship with these business owners. Beyond identifying the local lack of emergency housing, little attention was given to this topic by interviewees.

4.4.3 Council

References to the Central Otago District Council were found in talk about their flats for aged people and their accommodation rules. Although the elderly were the least mentioned demographic group, it must be noted that 'there are not enough houses for the elderly. Particularly in Alexandra and Cromwell' (I14). Although not obligated to, the council provides 98 flats for people over age 65 with a community services card. At the time of interview, they were full in every township except Ranfurly. The council maintains the grounds, checks fire alarms annually and provides one contact number for any maintenance issues. Curtains are not supplied. Good quality, thermal curtains will improve heating efficiency and tenant quality of life. The council is undertaking to insulate and line internal concrete block walls and double-glaze all units by the end of June 2021. The tenants pay market rent, 'at the soft end' (I14). Rent is reviewed by QV (a state-owned enterprise that provides market valuations) each year. Unfortunately, the 'Accommodation Supplement doesn't keep up with market rent' (I14) so many tenants may 'be further out of pocket' (I1).

Interviewees expressed negative depictions of council flats, they were described as 'poor quality and single glazed' (I1) and needing 'upgraded' (I6). It is difficult for the council to upgrade their flats. Over and above the legal standard the budget allows for six units per year to have the interior concrete block walls insulated, lined and repainted (not all units have exposed internal concrete block walls). Getting the flats up to standard is a slow process. A key difficulty is that it is hard to do refurbishments when the tenants have nowhere to go or don't want to move out to allow the work to happen. Some can stay with family, but in some cases, this can be seen as too stressful for them. Because the tenants are elderly, the council is reluctant to push them out to do the upgrades. 'The optimum time to refurbish a unit is when it becomes vacant. However, council staff are keen to work with tenants and their family or support network to undertake internal refurbishments when required during a tenancy' (I14).

[‡] Transitional housing is short-term accommodation for people in need. People stay in transitional housing for an average of 12 weeks while they are helped to find more permanent housing. Government-contracted providers manage transitional housing. People living in transitional housing pay rent of up to 25% of their income. The balance is subsidised to providers by the Ministry of Social Development.

Another difficulty faced by the council in considering upgrades is that ‘some tenants don’t care about having their place refurbished’ (I14). Also, some upgrades are not considered economical due to tenant behavior causing damage beyond normal wear and tear. ‘There is little incentive to internally refurbish these units’ (I14) because the refurbishments simply won’t last. ‘For example ... the carpet could be replaced, but in all likelihood, it would need to be replaced again in another 3 to 4 years due to heavy staining and burn marks rather than as a result of worn carpet’ (I14).

5 Quantitative results

5.1 Responses, household composition, home ownership status

Two hundred people completed the survey. Just over half of them (54%) were recruited via their child’s school or daycare. The rest were recruited via the media (including social media, 30.5%), oral health clinics and Public Health Nurses (7%), social service agencies (5%) or other (3.5%). As expected (due to recruitment methodology), the majority (64%) were living in family situations (Table 2). Only 28% of respondents were renters (Figure 3). Where indicated, survey results are presented by home ownership status.

Table 2 Proportion of survey respondents identifying living with others (n = 200)

	%	#
My partner (married, de facto, civil union, boyfriend or girlfriend)	77%	153
My mother and/or father	4%	7
My son(s) and/or daughter(s)	64%	127
My brother(s) and/or sister(s)	1%	1
My flatmates	4%	7
None of the above - I live alone	4%	8
Other (e.g., grandmother, boarder, mother-in-law)	4%	8

Do you own, or partly own the place you live in?

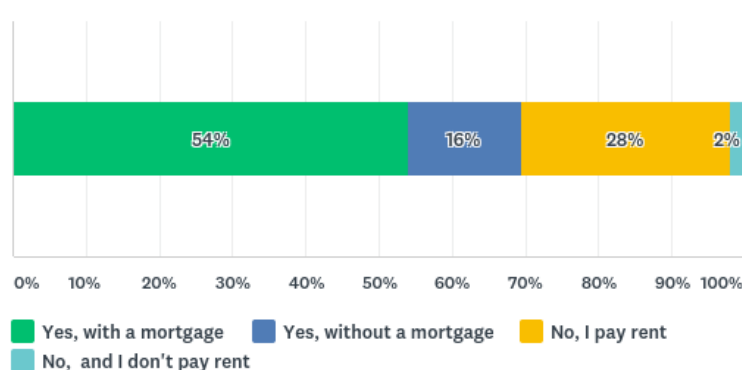


Figure 3 Proportion of survey respondents by home ownership status (n = 200)

5.2 Residential mobility

Survey data supports interviewee accounts of high residential mobility, with 40% of respondents having moved at least once in the past two years (Figure 4). Moving due to landlord behavior such as selling the house or increasing the rent was reported by almost a

third of survey respondents who had moved in the past two years. However, the most common reasons for moving were for work or because they had bought their own property (Table 3).

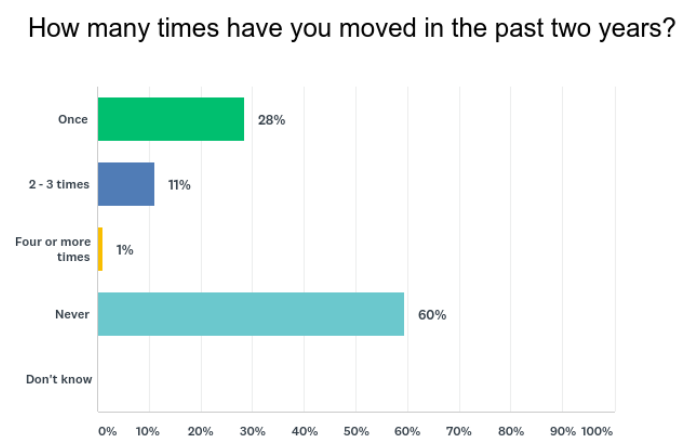


Figure 4 Proportion of survey respondents who have moved in the past two years (n = 200)

Table 3 Reasons survey respondents moved in the past two years. Respondents could select multiple reasons (n = 81)

Reason for moving	Percentage	Number
For employment/work/business	33%	27
We bought our own house/section	27%	22
We moved for financial reasons	17%	14
We lived in a rental property and it was sold	12%	10
We wanted to move into a different sized property/house	11%	9
To have more family support nearby	11%	9
Our lease on our rental property expired and/or we were given notice by our landlord (for reason other than the property being sold)	10%	8
We lived in a rental property and our rent was increased	9%	7
Because of the breakdown of a marriage or relationship	9%	7
We wanted to move into a warmer, drier and/or safer house	5%	4
We moved in with family	2%	2
We wanted to move to a different neighbourhood	2%	2
Because of a new marriage or relationship	1%	1
To be closer to a particular school	1%	1

5.3 Quality

More than half of the renters in the survey reported that their home was often or always colder than they would like—significantly less homeowners reported this (Figure 5, p = 0.05). The survey data agrees with interviewee accounts of tenants living in homes in need of maintenance (Figure 6) or that smell mouldy or damp (

Figure 7). Compared with homeowners, significantly more tenants reported that some repairs and maintenance were needed and that the place they live in sometimes smelt mouldy or damp (p = 0.05). However, 30% of the homeowners indicated that some repairs and

maintenance were needed to their home. This suggests that although poor quality homes are more prevalent among rental properties, they are not limited to this category.

In winter, is the place you live in colder than you would like?

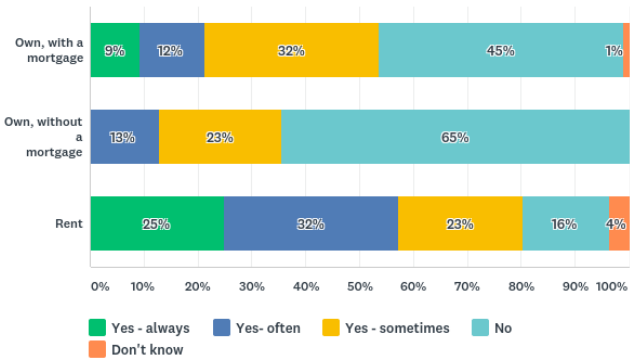


Figure 5 Proportion of survey respondents identifying coldness in the place they live, by ownership status (n = 194)

How would you describe the condition of the place you live in?

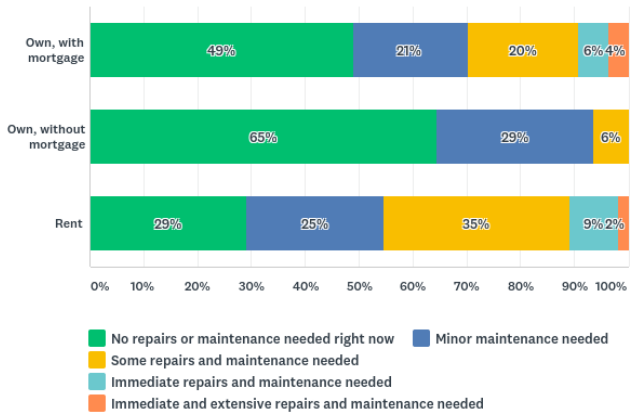


Figure 6 Proportion of survey respondents identifying condition of place they live in, by home ownership status (n = 194)

Does the place you live in smell mouldy or damp?

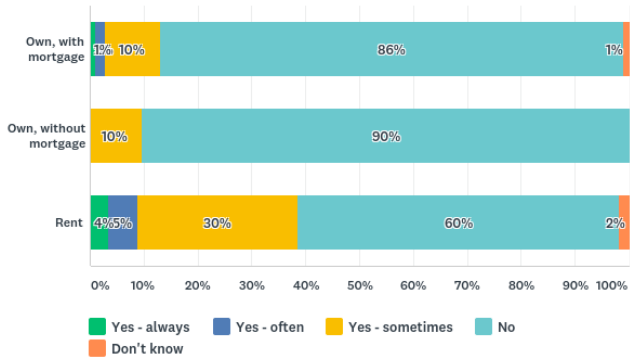


Figure 7 Proportion of survey respondents identifying mouldy or damp smells in the place they live in, by ownership status (n = 196)

5.4 Crowding

Survey respondents regularly used rooms other than bedrooms for sleeping (Figure 8), and 27% reported having three or more people regularly sleeping in any one area (Figure 9).

Which of the following rooms or areas (other than bedrooms) are regularly used for sleeping at your place?

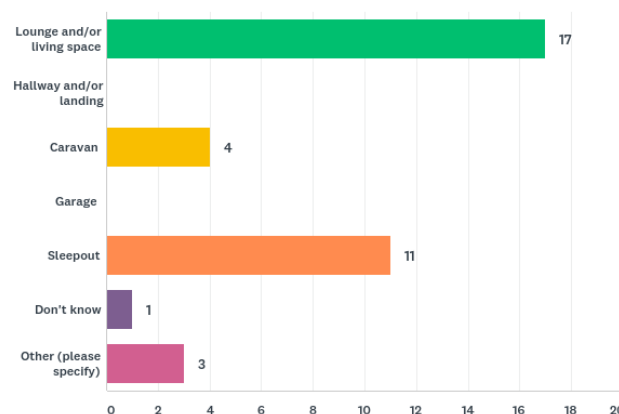


Figure 8 Number of survey respondents regularly using rooms other than bedrooms for sleeping (n = 200)

What is the largest number of people regularly sleeping in any one area of the place you live in?

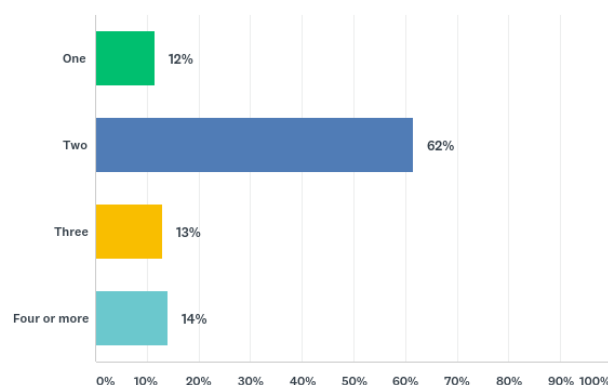


Figure 9 Proportion of survey respondents reporting largest number of people sleeping in any one area (including bedrooms) (n = 200)

6 Conclusions

The Central Otago and Queenstown-Lakes districts are experiencing rapid population growth coupled with grossly inadequate housing infrastructure. While Central Otago is a high-amenity district in its own right, some of its growth is due to the displacement of the Queenstown-Lakes workforce in search of housing. In turn, Central Otago residents are being displaced out of the key townships of Cromwell and Alexandra into the rural townships of Omakau, Ranfurly and Roxburgh—extending housing pressure throughout the district.

Boomtown literature identifies several common negative impacts of rapid population growth, almost all of which are in evidence in Central Otago. Interviewees spoke of increased inequality, housing pressure and living costs (usually due to skyrocketing rental prices and commuting). Also described was population displacement with associated quality of life loss. Some services stated that they are unable to meet demand. The only common boomtown impact not described by Central Otago research participants was conflict between migrants and locals.

Our research design allowed us to understand how Central Otago residents are responding to the pressures they face. They are moving further from their workplaces, schools and communities in search of housing. They are driving long distances to work, at great cost to themselves and the environment. To improve affordability (or in some cases simply to have a roof over their head), they are living in houses too small for them (with overcrowded rooms, people sleeping in living areas, hallways etc.), or renting by the room and living with groups of strangers ('in every room'). Some families are sharing a house with another family to make ends meet. Boarders are common among families. Scores of people are not even able to live in homes. They are living in caravans, tents or vehicles, or in cabins at campgrounds. Their children's learning is affected. Many accounts were made of material hardship. To pay the rent, people are going without heat, food, jackets and health care. Increased mental stress and anxiety is a very common response to housing pressure.

We were also able to establish who is reported to be the most affected by the housing crisis. Unsurprisingly, residents of a low socioeconomic status and beneficiaries are most impacted in terms of increased financial hardship, material deprivation, poor quality housing and access to housing. But interviewees also identified the emergence of an equally affected working poor—driven by extreme living costs. Families of all types are impacted, but instances of single parent families experiencing housing-related hardship were most common. The elderly are struggling to pay rates or market rent on their pensions. Labour supply migrants are affected in different ways, depending on their family status. Single migrants are generally more able to find a room to let (at great cost) than family migrants are to find a house. It appears that many migrants arrive unprepared for the challenges faced in finding somewhere to live. They were accommodated by campgrounds, but these are now full. Survey respondents spoke of being financially crippled by mortgages and unable to maintain, repair or insulate their homes. Also affected are potential first home buyers who are priced out of the market and leave the district entirely. They tend to be professionals and leave unfilled job vacancies behind them. Seasonal workers were not identified as being impacted by the housing crisis, but were cited as contributing to it.

Social services are also negatively impacted by the housing crisis. Housing pressure increases the complexity of client needs—making it very difficult to help them. It is much easier for people to address complex issues when they are appropriately housed. Many interviewees expressed their despair when working with clients in need of housing, showing the mental health impact on staff themselves. Central Otago social services currently work very well together, but they cannot solve the housing crisis alone and should not be left to pick up the pieces.

There is no local organisation taking the lead on housing issues. By default, responsibility is assumed to fall on the Central Otago District Council. It is taking some steps to acknowledge the problem. For example, it has identified the need to develop an approach to housing as one of the top priorities for its newly formed strategy and policy team in 2019. However in other areas, such as the proposed Economic Strategy, it has failed to adequately address

housing at all. Although it has a huge role to play, council cannot solve the crisis alone either. Similarly, the housing crisis cannot be left to developers to solve. Market forces are harming rather than helping the situation. It is clear that affordable homes and rental properties of all kinds are missing from Central Otago and Queenstown-Lakes. However, this research does not mandate affordable development at all costs. It does not support developer-led models based on highest return on investment, which are never designed to provide affordable housing beyond tokenism. Developer-led models and the private market have failed the Central Otago community. Urban sprawl must also be avoided as it is proven to have negative health, social and environmental impacts.¹⁹

It is going to take radically new ways of working and approaches to development to provide Central Otago residents with the homes they need, now and into the future. While specific guidelines are outside the scope of this report, we conclude with a set of recommendations that if actioned, will relieve some of Central Otago's housing pressure (Section 7). Failure to address housing will continue the cycle of disadvantage we see playing out for local residents. Further, inaction will likely spread housing pressure to other parts of Otago and Southland as the local population continues to be displaced.

6.1 Research strengths and limitations

Our methods captured the voice of the most vulnerable through interviewing service providers who work directly with them. Unlike pre-written surveys, the interviews were not restricted to specific questions. The researcher was able to guide and redirect the interviews in real time. This allowed the complexity of the housing situation to unfold, and for the issues to be examined with depth and detail.

The lead researcher (VH) lives in the Queenstown-Lakes district. This may have led to increased sensitivity to housing stress in specific circumstances. However, we used a number of methods to ensure this research was academically rigorous. The lead researcher is qualitatively trained, and received independent project advice from a highly experienced qualitative researcher based at the University of Otago. To check for bias, DS read the entire dataset, coded a subsection for comparison and reviewed the analysis. Further, we used respondent validation to ensure that our findings are an accurate representation of Central Otago housing experiences. This involved allowing the interviewees to read through the analysis and provide feedback on our interpretation of their accounts.

We obtained almost complete representation of government and non-government organisations among interviewees and achieved theoretical saturation. This means that the experiences of the most vulnerable Central Otago residents were very well captured in the data. However, no property manager agreed to participate. Consequently, we have not captured the housing experiences of Central Otago landlords. The experiences of children in general were well covered by interviewees, but we didn't interview any Youth Workers. We may be missing information on housing experiences unique to youth and teenagers. Interviewees more commonly gave accounts of housing stress among renters than among homeowners. While this could mean that homeowners are enjoying less housing stress, the quantitative survey data suggest that this is not the case. We cannot assume that homeowners are not vulnerable to housing stress.

The quantitative survey was used as a secondary approach to support the quantitative findings. The survey used pre-tested questions from national surveys to produce reliable results. However, it was based on convenience sampling and recruitment primarily targeted families. Oral health clinics, Public Health Nurses, the media and schools were used to obtain

a broader social economic sample than what would otherwise have been obtained by social services alone. Because such a high proportion of survey respondents were homeowners, we were successful in this regard. However, the survey data lacks representation of renters and homeowners that are not in a relationship (see Table 2). This caveat must be considered when interpreting survey findings. It is possible that with the inclusion of this group (who probably face higher housing costs due to having only one income), the survey findings may have indicated more housing stress. However it must also be noted that those with housing stress may have been more motivated to complete the survey. The survey data are not representative of the whole Central Otago population. The findings must be recognized only as a snapshot of the experiences of participants, who were primarily couples or families that tended to own their homes.

7 Recommendations

Our first recommendation is a workshop of key stakeholders to discuss and finalise recommendations and next steps for improving housing-related quality of life for Central Otago residents.

7.1 Draft recommendations for discussion at workshop

7.1.1 Interagency housing taskforce

That an interagency housing taskforce be established.

An important first step is the establishment of a dedicated interagency housing taskforce to develop and implement a Central Otago Housing Action Plan. It will require a significant commitment by sectors and agencies to work together for the long haul (at least five years). Suggested roles for the taskforce include:

- Identifying and prioritising actions to improve peoples' housing related quality of life.
- Identifying alternative housing models (i.e., not developer-led return on investment models).
- Identifying policy and service gaps and opportunities for alignment.
- Ensuring that key actions are integrated across the sectors.
- Commissioning information, analysis and advice as required.
- Providing advice on emerging issues.

7.1.2 Housing in all policies

That the Central Otago District Council include affordable housing in the District Plan and Economic Strategy.

Including affordable housing in the District Plan allows it to become a relevant matter when plan changes/variations are proposed, and when resource consent applications are considered. This mandates council to consider and address the housing impacts (both positive and negative) of plan changes and discretionary activities. Via policy levers, council could require employers to provide housing if their staff numbers are above a certain limit. The recently developed Economic Strategy mentions housing but lacked strong promotion of housing solutions. Without a strong housing component the Economic Strategy may not be as successful as it could be. Further, ignoring the importance of affordable housing in economic growth will result in further housing tension and community harm.

7.1.3 Infill and intensification

That the Central Otago District Council move to higher-density urban form by supporting infilling on large sections and the addition of residential flats in appropriate situations.

Allowing landowners to add affordable rentals to their property will increase the supply of rentals for the local workforce. Impediments to the creation of rental units should be identified and removed. Incentives should be considered, such as a reduction in consent fees where a consent is required, or a reduction in development contributions and rates so that the development of rental units is more affordable.

7.1.4 Central Otago Affordable Housing Trust

That the Cromwell Community Board give the Central Otago Affordable Housing Trust land so that they can roll out the 'Secure Homes' scheme.

The Central Otago Affordable Housing Trust can provide affordable homes. They have linkages with the highly successful Queenstown Lakes Community Housing Trust and are ready to follow their models. However, they are dependent on land or financial contributions from developers. An immediate opportunity exists for the Cromwell Community Board to provide land to the trust via their Gair Ave development.

7.1.5 Inclusionary zoning

That the Central Otago District Council introduce inclusionary zoning policies to the District Plan.

'Inclusionary zoning' refers to district planning objectives, policies and rules that require a landowner or developer to deliver affordable homes as part of new land development. Inclusionary zoning has been used successfully to raise funds for social housing initiatives in the Queenstown-Lakes district. Inclusionary zoning policies could provide funding for the Central Otago Affordable Housing Trust. The Council should consider changes to the District Plan to provide land or funding for affordable housing via inclusionary zoning.

7.1.6 Review available council landholdings

That the Central Otago District Council review its landholdings and identify specific opportunities for community housing enterprises.

The Council could contribute to the development of community housing by providing land to support housing enterprises linked to the Income-Related Rent Subsidy or the Central Otago Affordable Housing Trust. A leasehold scheme would allow the land to be held by the community in perpetuity.

7.1.7 Air BnB restrictions

That the Central Otago District Council investigate the impact of Air BnB on rental properties and if necessary, consider ways to incentivise people to rent long-term to the local workforce instead of to short-term visitors.

Air BnB and the renting of holiday homes were little mentioned by research participants. However, the impending bed tax in Queenstown-Lakes could increase demand for Air BnB properties in Central Otago, incentivising landlords to switch to this income source and further reduce local rental supply. The council should investigate avenues to prevent this negative impact.

7.1.8 Seasonal workers and labour supply

That the Central Otago District Council develop a framework for maximizing opportunities for employers to contribute to the provision of affordable rental properties for their staff.

Central Otago's population growth is significantly driven by labour supply and industry demand is likely to increase, especially for seasonal workers. Employers need to look at how they can accommodate their staff. A framework will help them identify the best options for their business. Employer-provided accommodation will relieve some of the pressure on the private rental market.

7.1.9 Regional collaboration on shared issues

That a regional approach is taken on shared issues such as housing and transport.

Many Central Otago residents commute out of the district for work. To improve affordability for commuters and reduce carbon emissions councils could jointly provide affordable public transport between districts. Attractive public transport includes quality vehicles, weatherproof stops, express services, regular services and flexible and affordable passes. Strong investment is required to provide an attractive public transport option.

7.1.10 Information for prospective migrants

That the Central Otago tourism website is updated to reflect current housing costs.

Currently, prospective migrants are informed by www.centralotagonz.com that the average house price in the Central Otago district is \$313,368 and the average weekly rent price is \$282. These figures are grossly misleading and need updated immediately. This website should also present a realistic picture of the challenges in finding accommodation and the energy requirements for home heating. Research participants were clear that a large proportion of migrants arrive unprepared for the difficulties faced in finding and heating a Central Otago home.

7.1.11 Create evidence-based position statement on multilevel and mixed use buildings

That stakeholders collaborate on the creation of evidenced-based design standards for mixed-use buildings.

High-density residential and mixed-use developments can lead to both increased affordability and quality of life if designed well. There are currently no guidelines for multilevel apartments. The creation of robust guidelines based on multidisciplinary evidence will ensure the creation of affordable, sustainable, efficient, functional and attractive apartment homes.

7.1.12 Social housing supply

That stakeholders coordinate strong advocacy for increased social housing supply to local and central government.

Central Otago's housing crisis demands the provision of more social housing, including transitional (up to three months) and emergency (a few nights) housing. With strong data, such as a complete and accurate social housing register, stakeholders can advocate for more social housing.

7.1.13 Registered community housing providers

That stakeholders investigate options and strategies to support the growth of a community housing sector in Central Otago.

Community housing providers are essentially private landlords that work with the Ministry of Social Development to place vulnerable tenants. The landlords charge market rates, which is subsidised by the government under the Income-Related Rent Subsidy. They differ from 'social housing' in that they are not government-owned properties managed by the Ministry of Housing and Urban Development. They also differ from social housing provided by councils (which are not eligible for the Income-Related Rent Subsidy). Increasing the supply of community housing providers will increase the number of Central Otago residents with access to the rent subsidy.

7.1.14 Local housing coordinator

That stakeholders investigate options for the appointment of a local housing coordinator.

Interview data show that there is a lack of someone to refer to for housing. The Central Otago community would benefit from having a local housing coordinator. This role is most suited to an experienced social worker. Based on need identified by interviewees, key services offered by this coordinator should include:

- Support with MSD applications and at MSD client meetings.
- Support and advice regarding tenancy matters for renters and landlords.
- Tenant advocacy.
- Support and advice regarding insulation and home heating (grants, subsidies, applications, eco-design etc.).
- Building relationships between private landlords and social services to increase the number of properties available to vulnerable groups.
- Provide tenant rights education to tenants and social services.

A business case should be developed and presented for funding. Potential funding sources include the Southern District Health Board, Otago Community Trust, Central Lakes Trust and Lottery Community Grants.

7.1.15 Create an evidence-based position statement on urban development

That stakeholders publish an evidence-based position statement on land development that includes residential housing.

The findings of this report do not justify the provision of poorly considered housing development in the name of affordability. An evidence-based position statement on land development would support developers and councils to agree on and implement housing developments for the highest public good.

7.1.16 Social housing register

That all eligible individuals and families be supported to complete a social housing application.

While social housing applications are arduous, the social housing register is the only count of local people in housing need that is actively monitored and reported by the government. In March 2019 there were only six people on the register for Central Otago.²⁰ This signals to the government that there is no local demand. A surge in social housing applications will draw government attention to Central Otago's need for housing. We recommend that beginning immediately, anyone working with an eligible individual or family support them to complete a social housing application to show the government the local demand for social housing. People working with applicants will need to be transparent about why they are supporting them to make an application, and what the applicant's likelihood of being offered a social house is.

7.1.17 Data capture

That stakeholders develop a housing needs data capture, analysis and dissemination plan.

A lack of evidence about a problem supports the assumption that the problem doesn't exist. We need to continually build evidence about the local housing situation. This evidence will be used to advocate for solutions, monitor trends and inform local interventions. We recommend that beginning as soon as possible, social and health services collect data about housing need among their clients. Public Health South could provide leadership and analytical support.

7.1.18 Housing support information

That the Ministry of Social Development give biannual public presentations on eligibility for housing support products and private training sessions for social and health services.

Housing Support Products (HSPs) consist of a range of products designed to assist people to achieve or sustain accommodation in private housing. They include the accommodation

supplement, temporary additional support, bond grants, moving assistance, rent in advance, tenancy costs cover and transition to alternative housing grants. Interview data suggest that these products are underutilised by the Central Otago community. In particular, households that are not engaged with social services are likely to be missing out due to a lack of awareness of product availability.

7.1.19 Insulation and heating subsidies

That local insulation and heating subsidy providers review their eligibility criteria, rules and subsidy levels to facilitate greater uptake.

Survey data suggest that some homeowners cannot afford to insulate their homes, yet are being turned down for insulation subsidies. Others are eligible for subsidies, but cannot afford the difference—suggesting that the subsidies are insufficient. It's possible that despite consistent campaigns from subsidy providers, some community members are not aware of them. Generous subsidy provision will reduce the number of people living in cold, damp and or mouldy homes and improve outdoor air quality.

7.1.20 Accommodation supplement zoning changes

That local stakeholders advocate to their local MP for changes to accommodation supplement zoning

Current accommodation supplement zoning is inequitable and causing significant hardship in the Queenstown-Lakes area. This is likely to have flow on effects for Central Otago. An urgent zoning review is required.

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