

AGEING
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Kia eke kairangi ki te
taikaumātanga

Life (?)When Renting: Why it Matters

Kay Saville-Smith

End of Programme and Tools Release Summit, Wellington

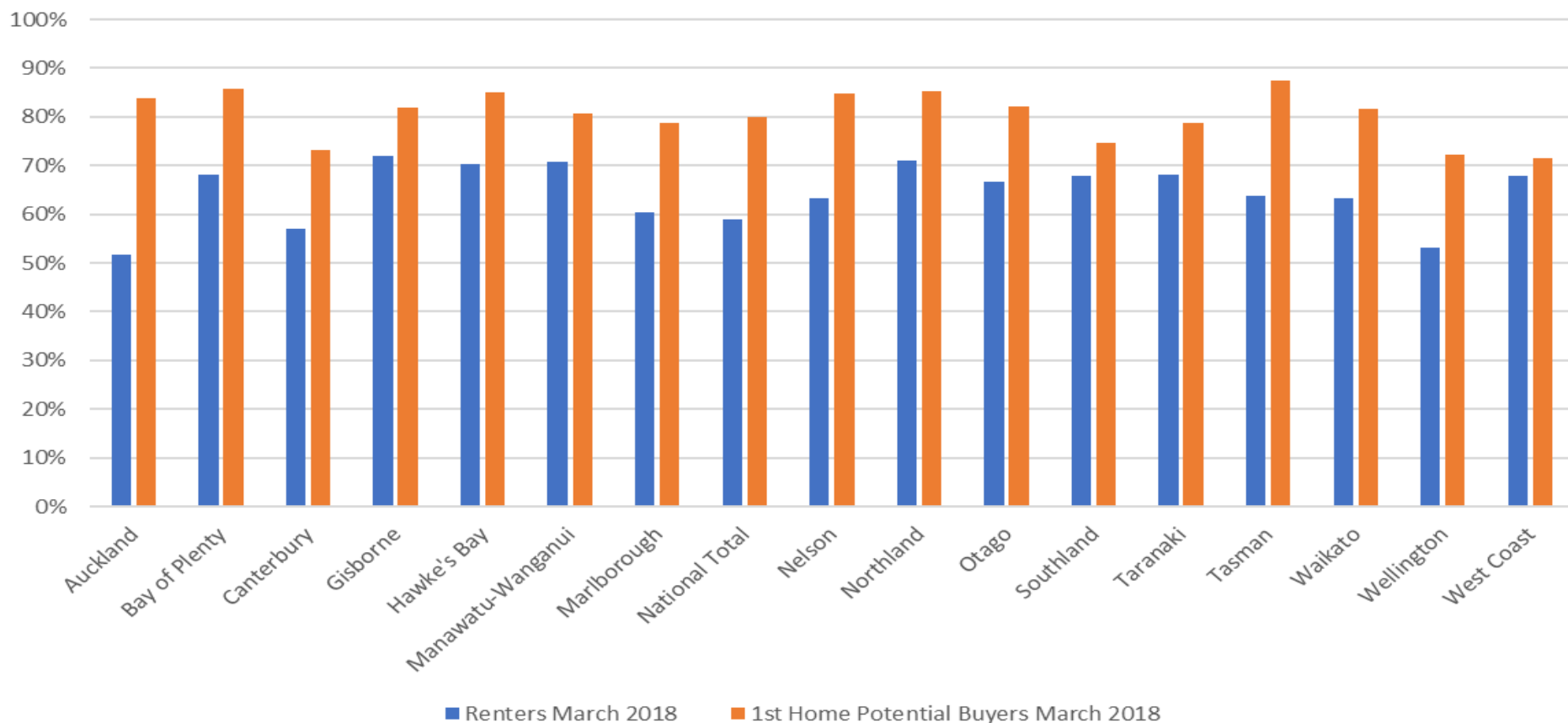
26 August 2019

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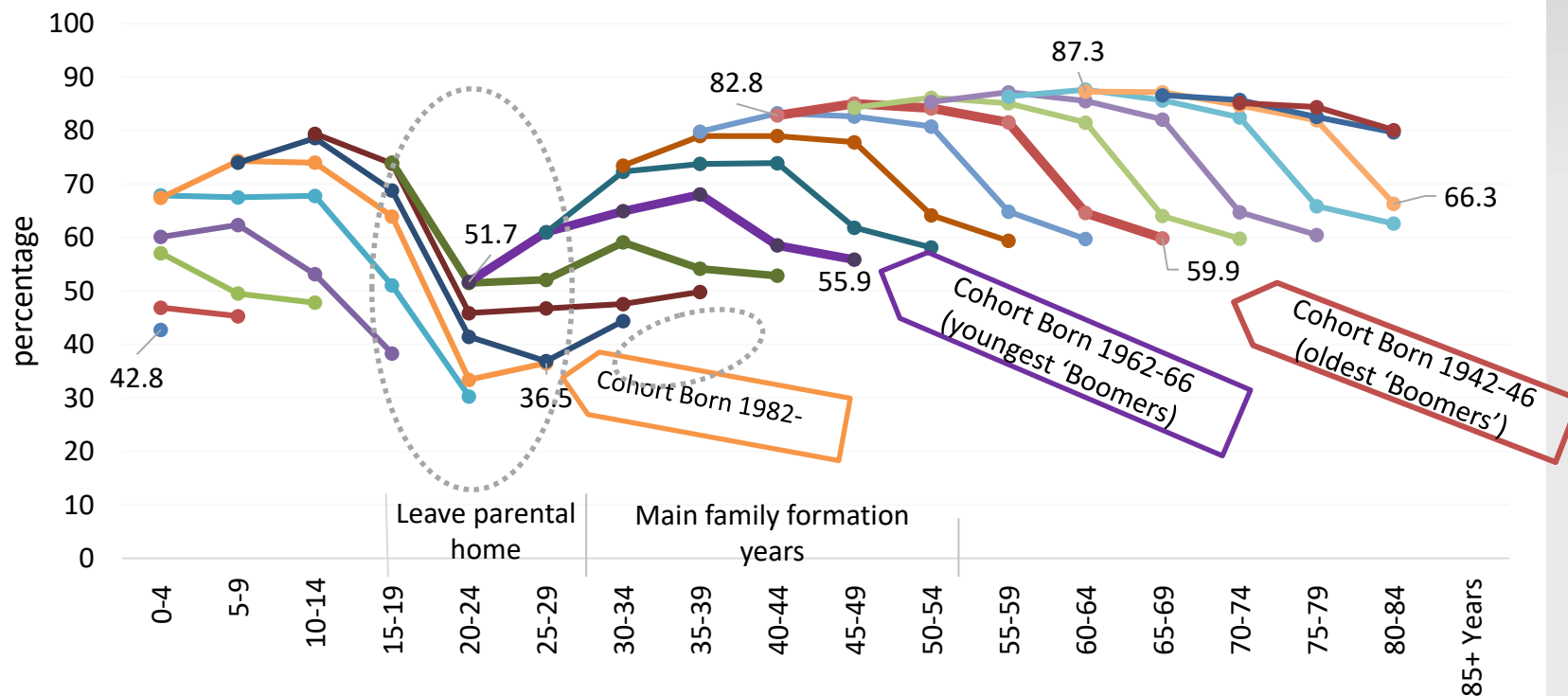
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- Life (?)When Renting:
- Why it Matters

Share of Households with Below Average Income After Housing Cost



Home Ownership by Birth Cohort, Total NZ



Cohort Born:

2007-13 2001-06 1997-01 1992-96 1987-91 1982-86 1977-81

1972-76 1967-71 1962-66 1957-61 1952-56 1947-51 1942-46

1937-41 1932-36 1927-31 1922-26 1917-21 1912-16



WAIKATO
Te Whare Wānanga o Waikato



Public Policy & Research Limited



LIFE WHEN
RENTING
AGEING WELL NATIONAL SCIENCE CHALLENGE
Enabling Older People's Independence
in the Tenure Revolution

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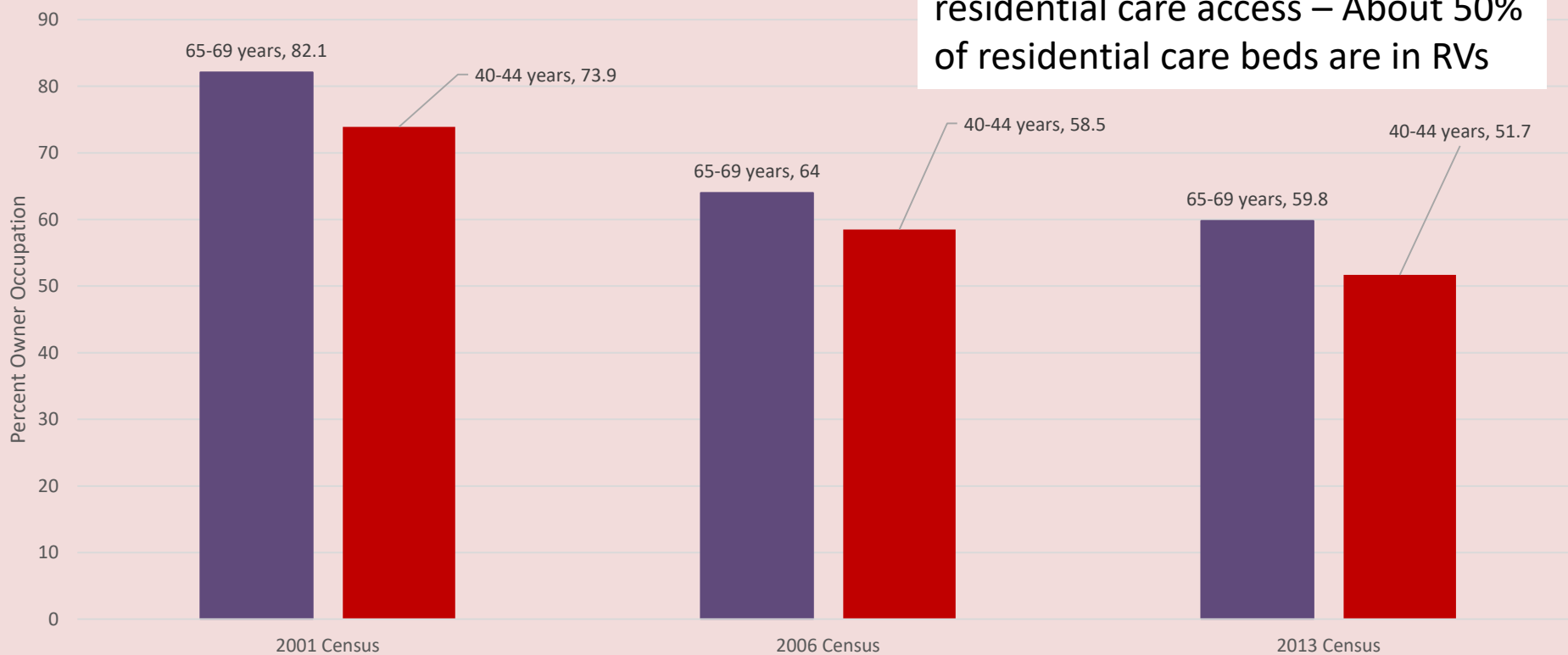
KATOA LTD.



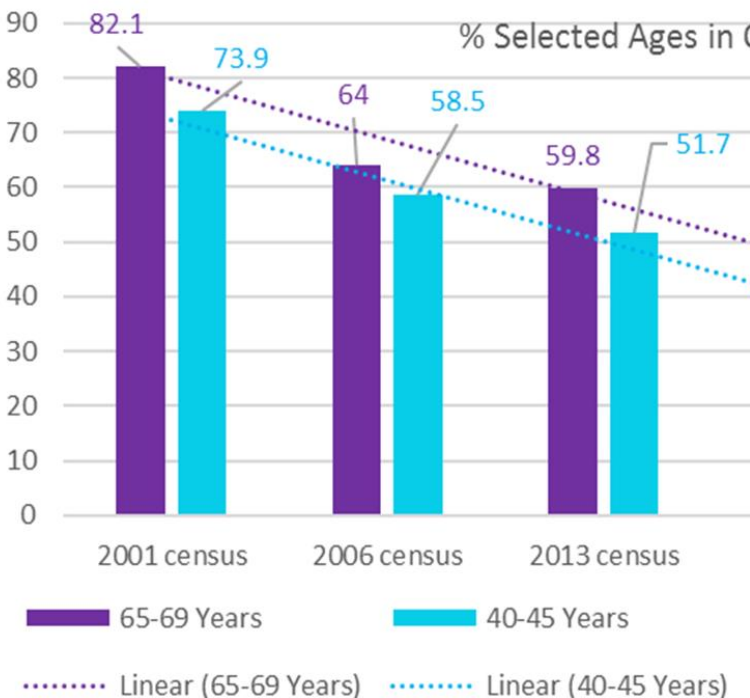
Big Shifts Past and Future

Tenure Revolution

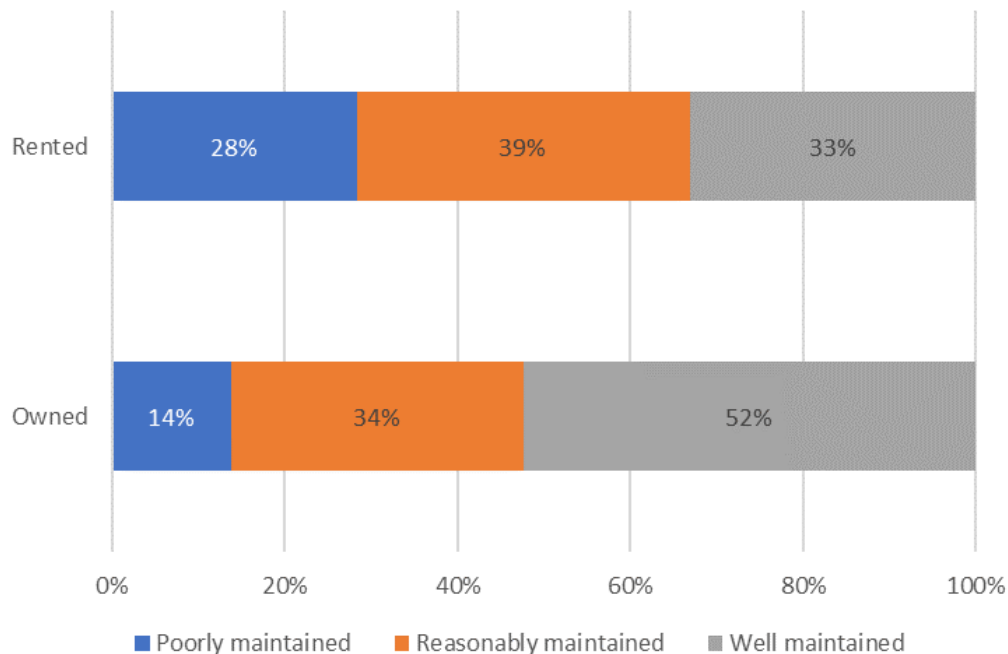
% Population in Owner Occupation for Selected Ages 2001, 2006 and 2013
Censuses



% Selected Ages in Owner Occupied Dwellings



Overall level of maintenance of houses with an occupant aged 65 or over by tenure (NZ House Condition Survey 2015/16)



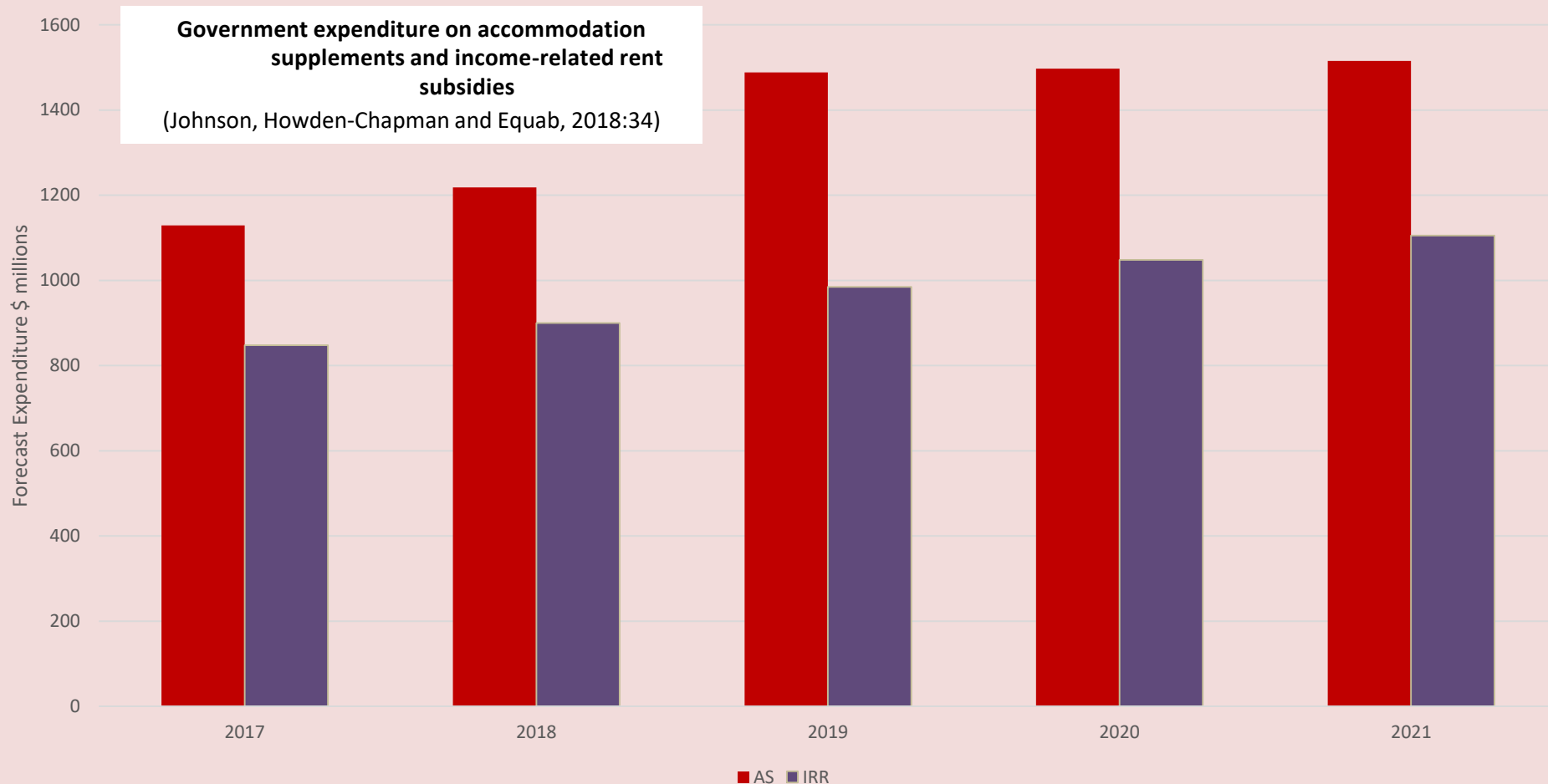
Affordable rents for superannuitants:

- \$90/wk – older people living alone
- \$134/wk – couples

| Wellington Market Rents | \$ Weekly 1 April 2017-30 Sept 2017 | | | |
|--------------------------|-------------------------------------|-----------|------------|-------------|
| Dwelling Type | 1-Room | 1-Bed Apt | 1-Bed Flat | 2-Bed House |
| Kilbirnie/Lyall Bay | | | | |
| Lower Quartile | | | \$275 | \$400 |
| Median | | | \$295 | \$450 |
| Porirua East Waitangarua | | | | |
| Lower Quartile | | | | \$248 |
| Median | | | | \$310 |
| Taita/Naenae | | | | |
| Lower Quartile | \$137 | | \$195 | \$300 |
| Median | \$165 | | \$195 | \$330 |

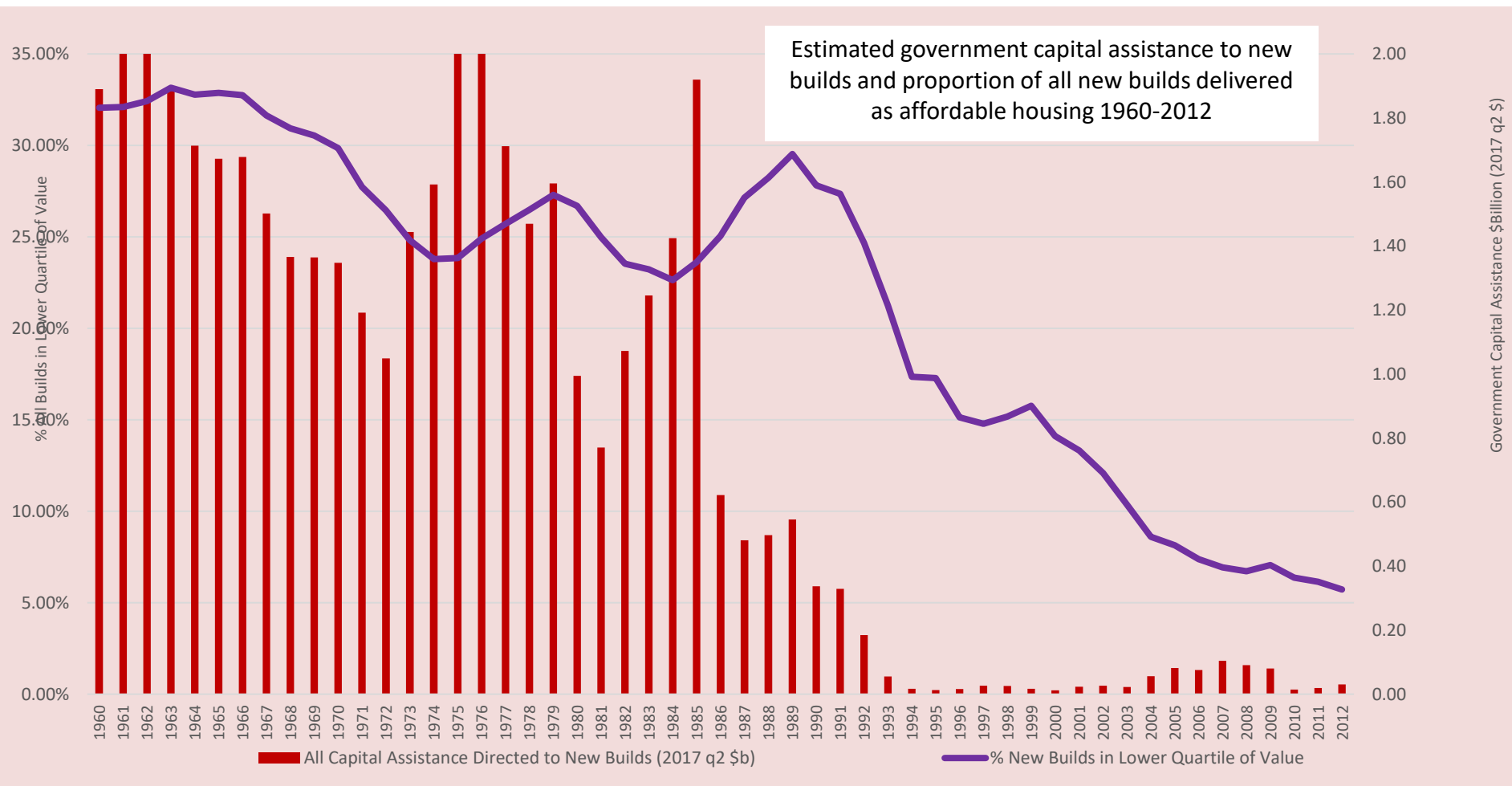
Big Shifts Past and Future

Housing Policy - Investment to Welfarism



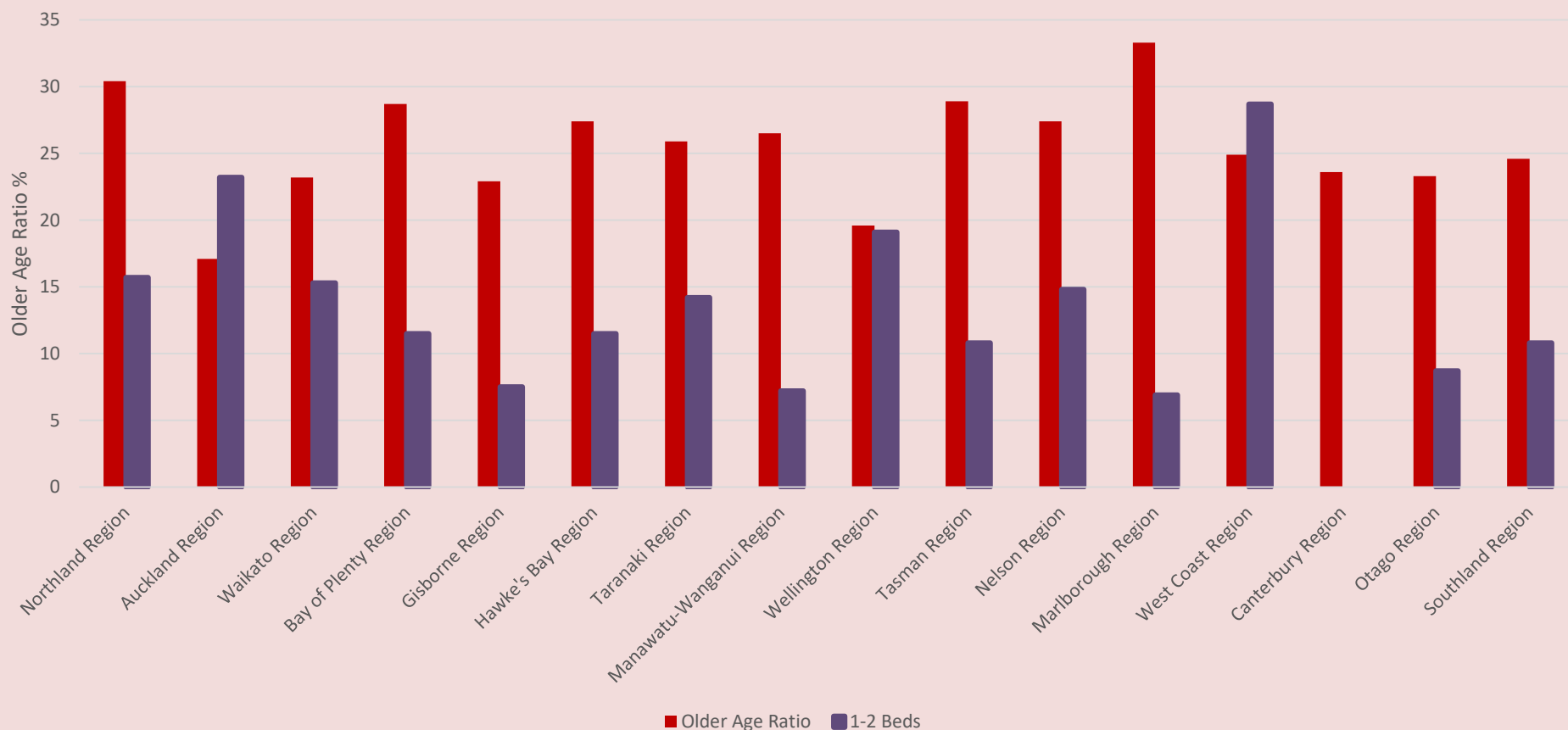
Big Shifts Past and Future

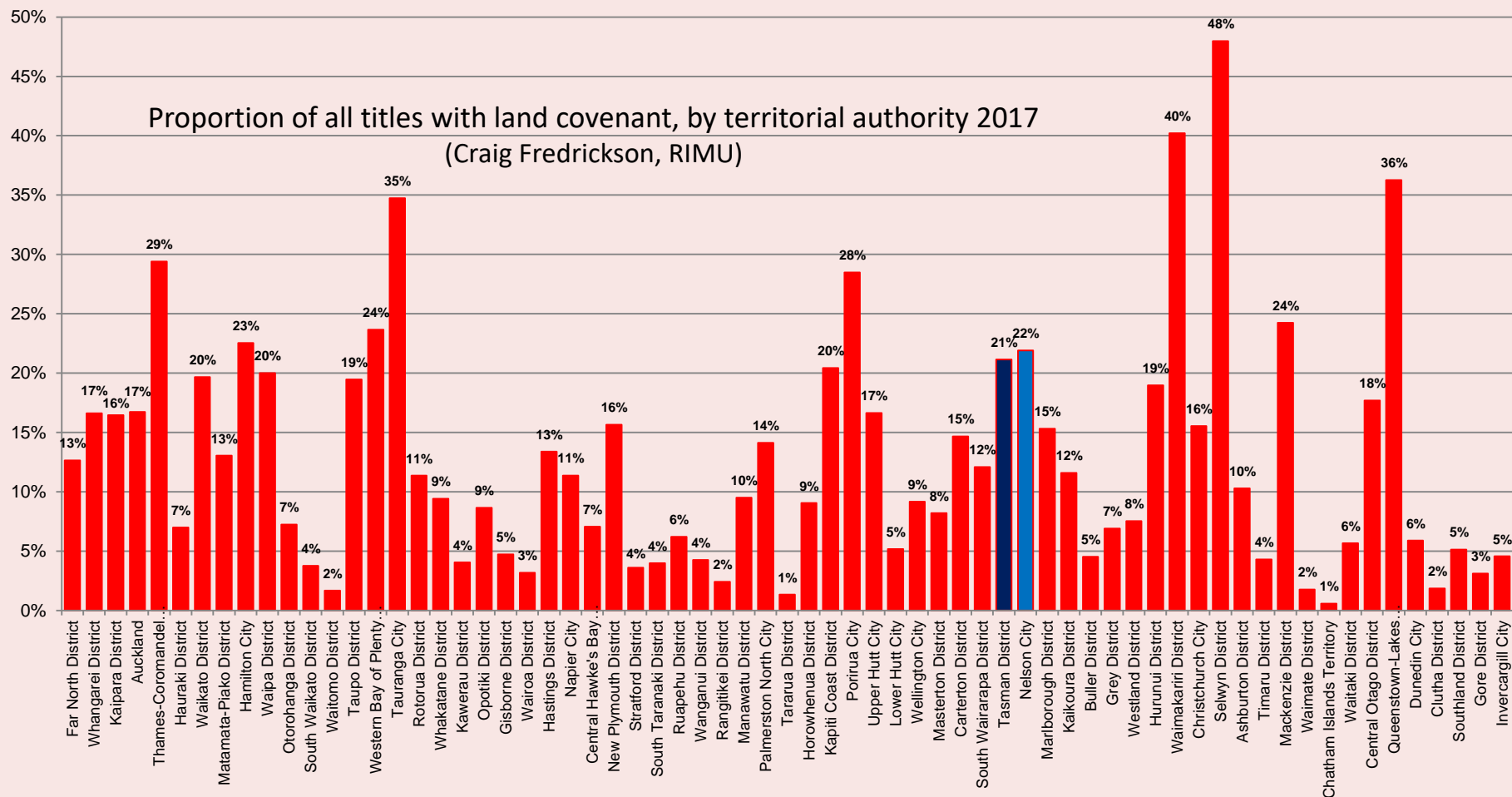
Government Investment and Affordable Housing

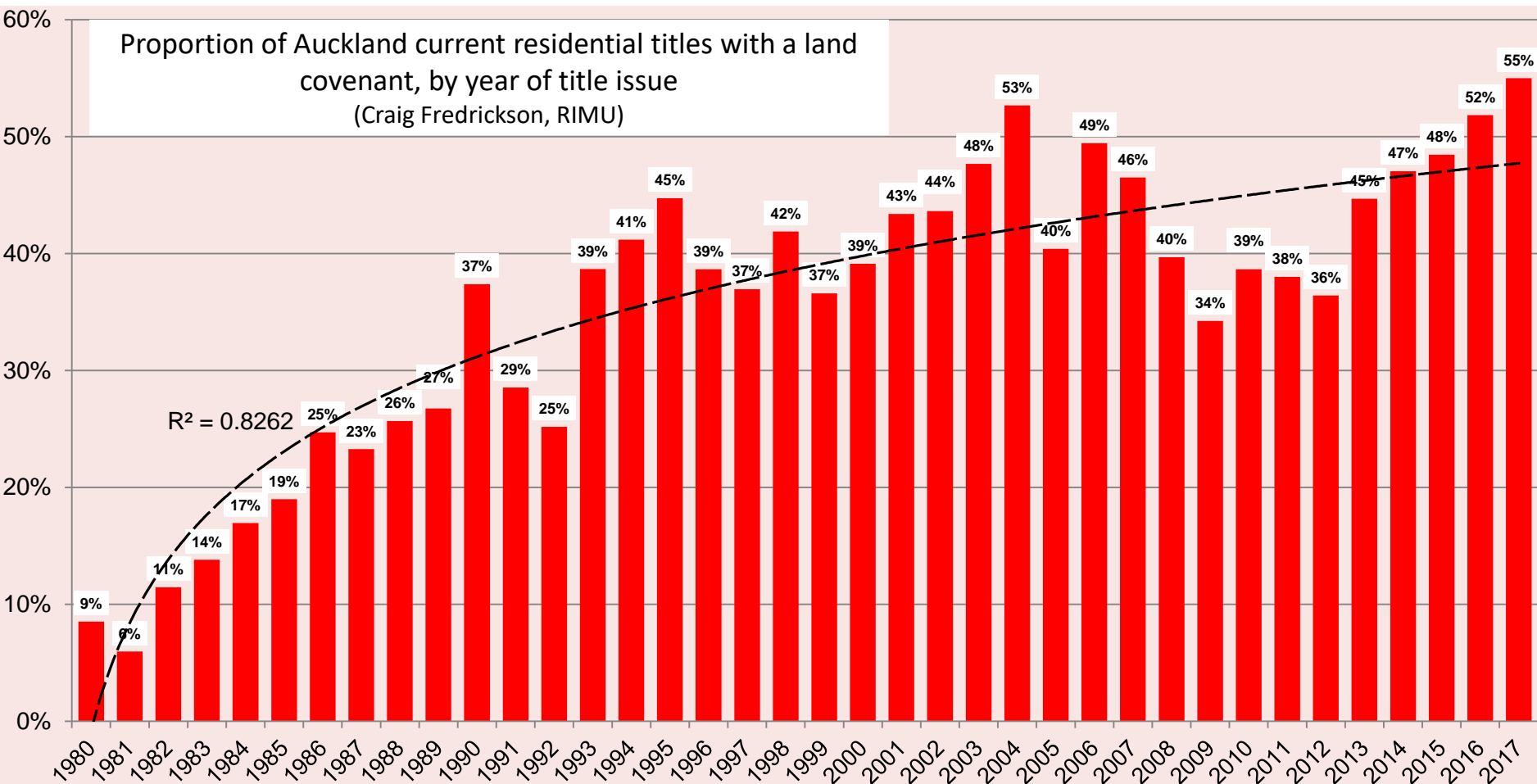


Government Capital Assistance \$Billion (2017 q2 \$)

Regional Older Age Ratios and % Added Stock 2001-2013 1-2 Bedrooms







Partitionable Stock:

- About 12% stock partitionable
- 9.8% Auckland stock – 46,000 dwellings
- 12.3% stock in Marlborough

(Dr Kay Saville-Smith, CRESA)

AUCKLAND 45,954

CANTERBURY 25,668

WAIKATO 20,601

WELLINGTON 18,558

OTAGO 10,653

HAWKES BAY 9,618

BAY OF PLENTY 13,017

NORTHLAND 8,010

NELSON 5,535

GISBORNE 5,127

MANAWATU-WANGANUI 12,129

TARANAKI 5,565

SOUTHLAND 5,025

WEST COAST 1,590

**TASMAN
2,760**

**MARLBO
ROUGH
2,175**

BUILDING BETTER
HOMES, TOWNS
AND CITIES

Ko ngā wā kāinga hei
whakamāhorahora

- Repairs and maintenance – Take it gently, live better and more affordably in place
- Resilient homes – Taking you through bad times as well as good
- Finding the best fit – Start with the issues not the solution
- Life When Renting
 - The interRai
 - Going for good rent – Be informed, get help, act
 - Landlord guidelines

National
Science
Challenges

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Policy Agenda for being Housing Ready

BUILDING BETTER
HOMES, TOWNS
AND CITIES

Ko ngā wā kāinga hei
whakamāhorahora

- Care about younger people's housing access
- Support the non-profit community housing sector
 - Abbeyfield and similar rental models
- Control the private imposition of *exclusionary* developments – Crack down on covenants
- Facilitate partition and accessory dwellings builds
- Facilitate older home owners to intensify
- Change the Building Act to ensure accessibility and functionality – 3 or more on Lifemark
- Ensure the residential tenancies reform provides:
 - Secure tenure
 - Affordable rents
 - For service and companion animals
- Make out towns and cities work for seniors

National
SCIENCE
Challenges

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