

AGEING
WELL

Kia eke kairangi ki te
tākaumātuāra

Older Renters in the Western Bay of Plenty and Tauranga

Presentation to the Mid-term Summit

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Methods

- Housing market data analysis
- Conversations with:
 - Older renters
 - Housing services providers: landlords, property managers
 - Social services providers

Who is the 'older renter'?

- Around 2,820 in the sub-region aged 65+
- Most live in Tauranga city (2,172)
- Almost 40% are 75+

How did they come to be renters?

- Moving from owning to renting is common:
 - Financial shocks – loss of a business, loss of investments, debt, inability to pay mortgage
 - Changes in personal relationships – marital break-up, death of a partner
 - Transfer of housing asset to children to ensure inheritance
 - Desire to return to live in close proximity to children and/or their marae
 - Adverse natural events
- Is it a choice?
- Can they return to home ownership?

The housing older renters want

- No different to what older home owners want
- Space and storage
- Safety
- Comfort (warm in winter and cool in summer)
- Accessibility, e.g., few or no steps and reachable cupboards
- Garaging for a car or mobility scooter
- Affordable housing costs
- Secure tenure

Who are the landlords?

- Private rentals – 78.5% of older renters
- More in private rentals in WBOP
- HNZ – 10%
- Councils – 10%
- Councils have the oldest tenants
- Compared to NZ overall, there are smaller percentages in HNZ and council housing

Rental unaffordability

- Service providers and older renters say the biggest issue is unaffordable rents
- For those reliant on NZ Super/Veterans Pension, most 1 & 2 bedroom dwellings are unaffordable
- 1,262 renters aged 65+ receive the Accommodation Supplement – 54% of older renters
- 970 renters aged 55-64 receive the Accommodation Supplement

Trying to Get a Home

Charlie wants to rent a 1-bedroom flat in Tauranga Central, weekly rent \$221. He can afford \$90. With maximum AS of \$100, this brings the affordable rent budget to \$190. There is an unaffordable gap of \$31.

June and Ted want to rent a 2-bedroom flat in Te Puke, weekly rent \$220. They can afford \$134. With maximum AS of \$75, this brings their affordable rent budget to \$209. There is an unaffordable gap of \$11.

Age-friendly housing

- Importance of warm, accessible housing in good repair for older people's wellbeing
- Small number of stock with accessible features – most likely to be found in council and community provider housing
- Nationally, rental stock is in poorer condition than owner-occupied stock, with privately owned stock in worst condition
- Housing providers focusing on older tenants have waiting lists

Tenure security

- Older renters move because:
 - unaffordable rent
 - the house is sold and no longer available
- What makes older tenants feel secure?
 - A good relationship with the landlord
 - Ability to make small changes, do small repairs and decorate
 - An affordable rent
- Emerging homelessness? The imperative of supporting tenancies

Tenancy issues

- Market information and application processes rely on the internet
- Low awareness among landlords and property managers of older people's demand for rentals
- Poor landlord practice around tenancy agreements and bonds
- Poor landlord practice around repairs, maintenance and appliances
- Some older tenants provide accommodation for their younger relatives, which can pose financial and tenancy risks to the older person

Opportunities

- Housing providers and property managers are interested in best practice tools and information around the provision of rental accommodation for older people
- Sharing examples of good practice in co-design and accessibility