

Old, Cold, and Costly?

A Survey of Low Income Private Rental Housing
In Dunedin 2004



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In Dunedin 2004



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FOREWORD



Presbyterian Support Otago has been involved in housing people in need for almost 100 years. In that time our work has focussed on both children and the elderly. More recently the needs of families have been a major concern for us as we, like other welfare agencies, have worked with clients to help them gain control over their sometimes crisis ridden circumstances.

In an earlier publication "How Much Is Enough" we focussed on Income Adequacy and steps that needed to be taken to reduce poverty and its effects in our midst. Through a mix of improved economic conditions, modified Government measures and a response from the City of Dunedin we find families in a slightly better place than they were in 2002. For the 'strugglers and battlers' life is still a struggle and a battle but some small victories attend their efforts.

A particular concern of ours has been housing for those disadvantaged in some way in their search for settled accommodation. The staff of Presbyterian Support Otago deals with many people whose housing costs are such that insufficient is left to meet the other demands of bringing up a family. This report aims to look at the role of Dunedin private rental housing in the mix of issues with which low-income families have to deal. Not all the news is bad. There are some caring and kindly landlords out there. There are also many properties that are past their use-by date.

Upgrading a city's housing stock is not easy and does not happen over night. We believe it's time for some concerted action on this front; safe, sound, secure housing is a basic human need and right and we'd like this publication to be part of the solution.

Gillian Bremner

Chief Executive Officer
Presbyterian Support Otago

SUMMARY AND SUGGESTIONS

We believe

- ▶ Housing is a fundamental human need and right.
- ▶ Civilised societies must make provision for people who are being prevented from accessing durable, affordable housing.
- ▶ Access to affordable, reasonable quality housing increases social stability and participation.

We have found

- ▶ 36% of low income housing in our survey passed our Dunedin Reasonable Rental Standard.
- ▶ Poor maintenance of houses (including leaking roofs and rotten floors) is a significant issue.
- ▶ Old age is a major feature of the private rental housing stock which, associated with poor build and deferred maintenance makes a segment of this group ripe for replacement.
- ▶ There remains a captive market for such properties amongst families on low incomes.
- ▶ A continuing demand for student accommodation placing pressures of cost and quality on low-income home seekers.
- ▶ Evidence of rising rents in Dunedin not yet recognized in Accommodation Supplement levels.
- ▶ A significant proportion of low-income families pay more than 30% of income on housing.
- ▶ A majority of tenants who do not or cannot heat their homes to safe levels in winter.
- ▶ Some confusion in the landlord and tenant ranks about rights and responsibilities.

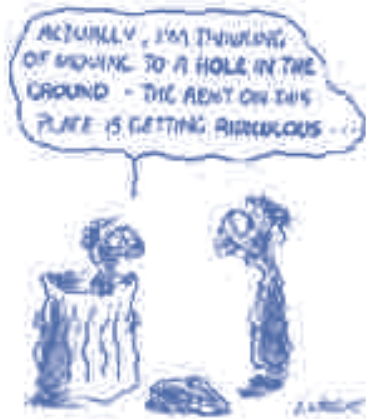
We support

- ▶ Initiatives for improved housing that rely on encouragement, collaboration and voluntary standards ahead of mandatory regulation.
- ▶ The review of the Residential Tenancies Act being undertaken by Government and call for stronger consumer protection.
- ▶ The Dunedin City Council (DCC)/Poverty Action Network Dunedin Otepoti (PANDO) initiative 'Cosy Homes' to introduce Energy Efficiency Conservation Authority (EECA) retrofitting to Dunedin urgently.
- ▶ Initiatives by Housing New Zealand Corporation to stimulate the building of more social housing and through Just Housing Otepoti Dunedin, Abbeyfield and Habitat for Humanity to encourage local efforts for new social housing in Dunedin.
- ▶ Initiatives by the DCC to review its housing policy and submit that DCC Community Housing is one of the major influences on improving rental housing quality for the least well-off.

We would like to see

- ▶ **A Voluntary Warrant of Fitness scheme for private rental housing so that tenants are guaranteed quality and landlords can attract quality tenants.**
PANDO or Just Housing could initiate such a scheme as one of the ways to promote progressive improvement in the rental housing stock. A statutory agency might wish to adopt the scheme and at a small charge to landlords provide a 'current warrant of fitness' as a way of promoting their property and giving assurance to prospective tenants.
- ▶ Continued work by the DCC, community agencies, landlord organisations and socially responsible property owners to stimulate redevelopment of quality housing in South Dunedin.
- ▶ Training opportunities for landlords on best practice investment and management of rental accommodation.
- ▶ The establishment of a Dunedin Tenants' Association to promote quality and affordable housing and to provide support to tenants.
- ▶ The DCC explore ways by which seed funding can be made available for the Cosy Homes project to retrofit older homes with insulation.
- ▶ Exploration by the University, community leaders and investors of ways of meeting demand for student accommodation which will also assist families seeking low cost private rental accommodation in North Dunedin.
- ▶ Work and Income New Zealand review the level of the Dunedin Accommodation Supplement urgently.

Part 1 - Background



"A modern housing policy recognises that housing is a complex commodity. Housing outcomes, whether in relation to quality, price, location etc affect environmental wellbeing (through the energy efficiency of dwellings for example), social justice (through payment burdens and the capacity of housing systems to segregate rich and poor), good governance (by having delivery structures with more or less participation and associational governance) and, of course, the economy."

Professor Duncan McLennan, Social Policy and Research Conference, Wellington 2004.

Surveying a group of private rental homes in Dunedin, 2004.

The story of housing in the 19th and 20th centuries is written on Dunedin hillsides and neighbourhoods. Kitset villas built on 19th century prosperity are still to be found in near original condition. Growth was slow in the 20th century until housing shortages and baby booms fuelled the building surges after the Second World War. Many of us can recall soldiers or sailors returning from that war to spend the next two or three years living in one room with relatives. Eventually they moved into a house of their own. Others had members of their family 'capitalise the family benefit' to purchase their first home in the mid 1960's. Yet others made their first adult home in a state house – built on some of the sunniest and windiest knobs of Dunedin, but built solidly in planned ranks and rows. The rate of new home building since 1976 has been in decline and has taken place on parts of the Otago Peninsula or largely out of sight on the Taieri Plains.

In this publication we set out to tell another part of the housing story in 2004, about private rental accommodation for low-income families. Dunedin is a city where the provision of housing for the past 30 years has been driven primarily by the needs of the education industry. Older housing, having often reached its 'use by' date, has nevertheless continued in use to meet a demand for low cost accommodation. Some of it is indeed very old, very cold and increasingly costly.

Here we publish the results of research conducted by Presbyterian Support Otago in Dunedin during 2004. Three related studies have developed out of our concern about the availability, costs and quality of private rental housing accessed by clients of our family and community welfare services. Our personal advocacy and budgeting services and earlier income adequacy studies¹ had identified that housing was emerging as a major issue for low-income families. More than 60% were spending over 30% of income on rent. Many also reported inadequacies with their accommodation and moved frequently to escape rent increases or rent arrears. Little current data exists on the extent or seriousness of the issues facing them.

In Chapter One we cover some of the common issues affecting rental housing reported in previous studies both nationally and locally. There are some aspects of the Dunedin scene that deserve particular attention.

Our **first study** establishes a reasonable standard against which rental properties can be assessed. No suitable statutory or voluntary code was found to exist and we have found it necessary to construct one. We have called this the Dunedin Reasonable Rental Standard. Chapter Two describes the DRRS and how it was arrived at. It offers a framework of qualities to be expected of rental properties on which reasonable people can agree.

¹ *How Much Is Enough?* Dennis M Povey, 2002



Using this standard as a basis we set out on the **second study**, to assess as many private rental properties as possible whose tenants qualify for a Community Services Card. The surveys were to assess properties as offered for rent – not to report on tenant behaviour or landlord difficulties. This was necessary both to limit the scope of the study but also to work with the confidence of the tenants. Tenant choices are an inevitable part of the decision to rent a particular property but we take the view that a property must be habitable what ever the rent charged.

The surveys consisted firstly of an interview with the tenant in which we sought tenant information and responses on issues of maintenance, management, comfort, health and community. These are reported on in Chapter Four. The second part of each visit was an inspection using a checklist based on the Reasonable Rental Standard. The approach taken is outlined in Chapter Three. The findings of the survey against the measures of Safety, Soundness, Suitability and Value are reported on in Part Two.

The **third study** sought answers to the question how cold are these Dunedin houses compared with others in Dunedin or elsewhere in New Zealand? How much is that an effect of low income and energy costs? How does it relate to the age or condition of the properties? We set out to look for clues on how this complex question of relative coldness relates to house quality and income. In this we had the assistance of the University of Otago Energy Management Programme. Data loggers recording hourly temperatures were placed in about half the properties. This study is also outlined in Chapter Three and reported on in the Soundness findings in Chapter Six.

What do our findings mean in relation to the claim that Dunedin low-income private rental properties are old, cold and costly? What do they mean in relation to the wider issues of maintenance, management, the absence of required standards, tenant health and a shortage of properties on the market? These and other question are discussed in Chapter Eight where we outline some ongoing problems and seek some collaborative initiatives.

Professor McLennan calls for a modern housing policy that recognises good housing as a basic platform for health, social well-being, work willingness and local and national economic prosperity. We find our attention turning to these issues because housing costs form a major part of low-income family budgets. Giving concerted attention to improving the quality of rental housing on offer will have a major impact on the physical, educational and social well being of our poorest citizens.

This study of low-income private rental housing quality in Dunedin backs up the experience of many who have gone looking for rental accommodation. We hope the report will help raise awareness of the problems and stimulate discussion and action towards a better housing future



*Survey team members
LEFT
Ulrika Harris and Brent
Thomas*

*RIGHT
Emma Hill
and Awhina Hollis*

CRESA STUDY

"Almost 70 percent of landlords had no 'known' budget for maintenance expenditure. ...Among the minority of landlords that do set aside or forecast a maintenance budget, the budgeted amounts are small."

(Saville Smith and Fraser, p 12)

"The majority of landlords do not see themselves as running a rental business in a service industry. There is low investment in management and the acquisition of the skills necessary to manage tenants and property."

...there is low recognition that property management and tenant management are the core activities of land lording."

...If supply in the private rental market is to be sustainable, it is imperative that the private rental market is not seen as simply a vehicle for passive investment and capital gain. It must be seen as a service industry."

(Saville Smith and Fraser, p 19)

Codes and compliance

Existing regulations for landlords and tenants:

- ▶ The Residential Tenancies Act 1986
- ▶ The Health Act 1956
- ▶ The Housing Improvement Regulations 1947
- ▶ Building Act 2004 (1991)
- ▶ The Local Government Act 2002 (1974)
- ▶ Resource Management Act 1991
- ▶ The Fire Service Act 1975

A Voluntary Code of Practice for Student Landlords exists for members of the Otago Property Investors' Association.

Nationwide issues with rental housing

Maintenance

Surveys conducted by The Building Research Association of New Zealand (BRANZ) have shown a general **lack of maintenance** in New Zealand homes and buildings including rental properties. Owners' estimates of the quality of their properties are generally higher than an independent view.

The "National Landlords Survey" undertaken in 2004 by CRESA² reveals a majority of landlords do not have a set budget to cover maintenance. The randomness and inconsistency of maintenance and repair work is reflected in the substandard quality of some private rental housing.

The CRESA survey concludes:

- ▶ 22% of those interviewed had been landlords for less than a year.³
- ▶ 42% own only one rental property.⁴ These landlords are a very mixed group.
- ▶ Generally there is a lack of major landlords investing consistently and long-term in rental housing.

Neither survey identifies reasons why poor maintenance is a feature of New Zealand housing. However a case study of the University of Otago Student housing gives an example of how the trend can be reversed. (See page 29)

Codes and compliance

While detailed standards exist in New Zealand for building **new** structures, the standards for private rental housing are left to the individual landlord's interpretation of the Residential Tenancies Act. Other regulations exist (see side bar) but are not effective in terms of clarity and accessibility. Environmental Health Officers can be called in for an inspection on the basis of a complaint. They can only act when a building is either 'dangerous or unsanitary' as defined in the Building Act 1991.

The market dictates, in terms of supply and demand, what is an acceptable housing standard. Unsatisfactory private rental properties in the lower end of the market slip through regulations, mainly because people tend to take whatever is available when desperate for cheap accommodation, no matter how run down the property. It is widely assumed that someone has responsibility for monitoring the quality of private rental accommodation. However it's let the renter beware. "Don't buy the pig in the sack" is a colourful piece of Swedish advice. Many of the problems tenants discover once they have moved in would have taken a very careful inspection or a wet day to discover on a pre-rent visit. Expecting them to monitor the national standard of rental housing is a big ask.

² The Centre for Research Evaluation and Social Assessment, Kay Saville Smith and Ruth Fraser

³ *ibid.*, p 6

⁴ *ibid.*, p 7

The framework that protects tenants as consumers is limited to what is required by the Residential Tenancies Act. Tenants seem either unaware of or don't use the property inspection report in the tenancy agreement. Attempts to introduce "warrants of fitness" similar to those that exist in some overseas countries have failed in New Zealand usually on the grounds of the difficulty in securing compliance.

Management

No one knows what percentage of privately rented properties is well managed. Anyone can enter the home renting business. A brief read of the landlord's responsibilities on the Tenancy Agreement might make up the sum total of a landlord's understanding. Regional Property Investors' Associations offer support and guidance to their (voluntary) members. Even at a professional level there is disagreement between the Real Estate Institute of New Zealand (REINZ) and independent property managers on what qualifications are needed to manage properties.⁵

Home Ownership

Renting in New Zealand used to be short-term and for a minority only. That is changing. Due to changing family structures, employment patterns, student loan debt and other issues, more and more people are renting.⁶ Almost 30% of the population now rent its homes and the number is expected to grow steadily.

It is also possible that more and more people will be living in rental houses their whole lives. Governments are starting to realise this and the implications it has for creating a sustainable rental housing market.⁷ A recent Ministerial Briefing summarises the main problems that exist in the private rental housing market:

"The shortage of affordable and secure accommodation for poorer households confined to the private rental sector is a symptom of market failure. This is partly due to the underlying instability of investment in the private rental sector, dominated as it is by small-scale investors with short-term horizons. There is a virtual absence of larger professional and institutional investors in the private rental market, which limits the availability of affordable and secure housing for long-term tenants. The private rental sector has hitherto served short-term, transitional housing needs. The possibility that more New Zealanders may remain in private rental accommodation throughout their lifetime has implications for social and health outcomes; security in old age; ageing in place; retirement income; aggregate household savings; growth in AS outlays."⁸

Housing and Health

Damp, cold, and overcrowding are the main risk factors in housing for ill health.⁹ NZ homes are seriously under heated when compared to other OECD countries.¹⁰

⁵ Forum on www.propertytalk.co.nz

⁶ Statistics NZ, Housing profiles, Profile 1: Renting households, Introduction, <http://www.stats.govt.nz/domino/external/web/prodserv.nsf/Response/Renting+Households:+Introduction>

⁷ *Building the Future: Towards a New Zealand Housing Strategy*, initiated by Housing NZ, is a long-term plan presenting ideas for affordable and sustainable housing. Among other things it calls for an enforcement of minimum housing standards.

⁸ Ministerial Briefings 2002, Social Policy, Housing, Chapter 3.5, <http://www.beehive.govt.nz/briefings/socialpolicy/housing/3.cfm> 'AS' = Accommodation Supplement

From The Tenancy Agreement:

(As published by Tenancy Services New Zealand.)

Landlord's responsibilities

- ▶ Provide and maintain the premises in a reasonable condition.
- ▶ Allow the tenant quiet enjoyment of the premises.
- ▶ Comply with all building, health and safety standards that apply to the premises.
- ▶ Pay rates and insurance taken out by the landlord.
- ▶ Not seize the tenant's goods for any reason.
- ▶ Inform the tenant if the property is on the market for sale.
- ▶ Not interfere with the supply of any services to the premises.
- ▶ If the landlord is in breach of these responsibilities, the tenant(s) can apply to the Tenancy Tribunal.

Tenant's responsibilities

- ▶ Pay the rent on time.
- ▶ Keep the premises reasonably clean and tidy, and notify the landlord as soon as any repairs are needed. You may not withhold rent if you cannot get repairs done.
- ▶ Use the premises principally for residential purposes.
- ▶ Pay electricity, gas and telephone charges.
- ▶ Pay for water supplied to the premises if
 1. It is stated in the tenancy agreement that the tenant shall pay water charges;
 2. The premises has its own water meter;
 3. The water supplier charges for water on the basis of metered usage.
- ▶ Not damage or permit damage to the premises, and to inform the landlord of any damage.
- ▶ Not disturb the neighbours or ... other tenants.
- ▶ Not alter the premises without the landlord's written consent.
- ▶ Not use the property for any unlawful purpose.
Leave property clean and tidy and clear of rubbish and possessions at...end of the tenancy.
- ▶ At the end of the tenancy, leave a key and such things with the landlord. Leave all chattels supplied with the tenancy.
- ▶ If a maximum number of occupants is stated in tenancy agreement, not exceed that number.



Upgraded student housing Leith Street, Dunedin.

Awhina Hollis
Survey Diary

"At first glance the house seemed nice. I thought 'I could almost live here'. However, after 5-10 minutes I realised I was starting to shiver and I still had my jacket on! Then I noticed steam coming out of Ulrika's mouth and her lips going purple. I was freezing. The house was draughty, with scrim walls and no insulation. There were holes in the walls and a leaky roof which caused mould to grow on the walls and ceiling. They said they were moving out, but what if they weren't!"

Some Dunedin Features

The impact of a large student population

Major educational institutions bring many benefits to a city like Dunedin. When they experience rapid growth or decline the impacts on the rental property market are felt quickly. These impacts include:

- ▶ **Shortage of centrally located larger houses.** The houses have either been modified slightly for student accommodation or are rented at rates that make them unaffordable to low-income families. This demand continues to grow along with the tertiary sector and some areas in North Dunedin are increasingly inaccessible to all but student groups.
- ▶ **Rents are affected by what the student population is prepared to pay.** Some landlords form their expectations of what rent to charge from the student market. Increases in this area naturally flow into the remaining private stock.
- ▶ **Low-income families are forced to rent further away from transport and services.** In Dunedin the costs and infrequency of transport services stretched to cover low loadings mean the lower rent areas usually involve higher transport costs.

The age and condition of the private rental housing stock

A recent Dunedin study funded by the WHO¹¹ reports the mean age of houses in Dunedin as 53 years. Compared to Wellington's 48 years and Auckland's 40 years Dunedin houses are the oldest in the country. 86% of Dunedin houses were built before 1977 when insulation became part of the Building Code. **45% of all houses in Dunedin were built before 1941.** On its own the age of a property is not necessarily an issue. When coupled with poor construction quality, deferred maintenance, poor sunlight, rising expectations or depressed property values and rental returns it becomes increasingly problematic for both landlord and tenant.

Dunedin is a low priority for new State Houses

The Housing New Zealand stock of 1500 homes is currently assessed as meeting the demand for qualifying families. The most urgent applicants for state houses are usually accommodated within weeks. The available houses are mostly in Corstorphine, Pine Hill or Brockville, areas less favoured by applicants.

Dunedin City Council Community Housing

The DCC remains committed to a policy of providing community housing for people over 54 with limited means and other groups experiencing housing difficulty. It currently provides over 1000 units mainly to elderly people in one or two bedroom units. This is a long-standing role played by the DCC.

Dr Ruth Houghton's social housing report for the DCC in 2002 describes a lack of accommodation in Dunedin for various groups with special housing needs. The groups are low-income families, elderly people, mental health consumers, people with

⁹ Howden-Chapman and Wilson, *Social Inequalities in Health*, Ch 7, p 141

¹⁰ *Impact of Housing on Health in Dunedin NZ*, Sarah Shannon, Bob Lloyd, Jacob Roos, Jan Kohlmeyer, WHO, University of Otago, DCC, p 6

¹¹ *ibid.*

physical and intellectual disabilities and more. The report identified overall social housing problems in terms of quality, cost of rents and energy, location, and insufficient numbers.¹²

How Cold?

Lack of insulation and poor exposure to the sun are reasonable predictors of some colder living conditions in Dunedin. The WHO study¹³ reported a few properties in the student areas of Dunedin as 'enjoying' indoor temperatures at times colder than in the refrigerator. Apart from outdoor temperatures lower than average, exactly why people should suffer this is difficult to pin down. Various studies (see Chapter 6) attest that New Zealanders across the income range are reluctant to raise the temperatures of their houses to overseas standards. This relates only partly to inability to afford the cost necessary to heat old, draughty, uninsulated or shaded houses.

The Low Income Client Group

The client group of Presbyterian Support Otago comprises people who have presented at our welfare services for budgeting or emergency assistance of some kind. When they come they are dealing with a number of stresses.

A significant proportion lives in private rental accommodation and struggles to meet all costs and feed its families. Mounting debt is a worrying reality.

- ▶ In 2004 these families represent the lower end of the income range in Dunedin with an average income of \$302¹⁴ per week.
- ▶ They also represent a significant proportion of the lower cost tenancies in the city. On average they paid \$62 rental per bedroom.

25-30% of income is considered to be the maximum families should safely spend on rent. Figure 1 shows that a high proportion of the clients seen in 2004 by Presbyterian Support Otago paid more than 25% of their income on rent. In their experience there is a shortage of accommodation that would better suit their income. Some will qualify for State Housing when it becomes available. Most receive an Accommodation Supplement with an upper limit for Dunedin of \$75 per week.

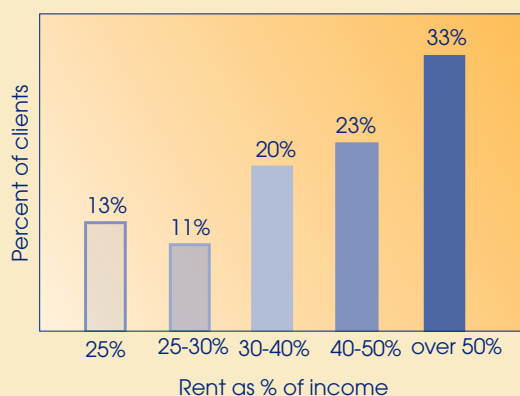


Fig 1: Presbyterian Support Otago clients and their spending on housing as a percentage of income 2004.

¹² Houghton, unpublished report, used with permission of Graeme Hall, DCC

¹³ As quoted above in footnote 10

¹⁴ Average of 973 clients reporting both income and rent between 1 Jan and 1 Nov 2004.

Location	Lower 25%	Median	Top 25%
Glenleith/ Wakari/ Brockville	\$195	\$220	\$250
Maori Hill/ University/ Roslyn	\$230	\$260	\$310
Mornington/ Caversham/ Green Island	\$190	\$220	\$250
Mosgiel/ Outram/ Middlemarch	\$187	\$215	\$242
North East Valley/ Port Chalmers	\$195	\$220	\$250
St Clair/ St Kilda/ Peninsula	\$200	\$237	\$272

Fig 2: Weekly rents in selected Dunedin locations 3 bedroom houses to July 2004
Source: Department of Building and Housing, Tenancy Services.

Location	Lower 25%	Median	Top 25%
Glenleith/ Wakari/ Brockville	\$200	\$230	\$250
Maori Hill/ University/ Roslyn	\$220	\$262	\$325
Mornington/ Caversham/ Green Island	\$200	\$225	\$250
Mosgiel/ Outram/ Middlemarch	\$200	\$225	\$250
North East Valley/ Port Chalmers	\$200	\$225	\$260
St Clair/ St Kilda/ Peninsula	\$210	\$235	\$260

Fig 3: Weekly rents in selected Dunedin locations 3 bedroom houses July-December 2004
Source: Department of Building and Housing, Tenancy Services.

How Costly?

Rent is a major feature in low-income family budgets. Our income adequacy budgets of 2002 and 2003¹⁵ estimated that an average family of five in Dunedin needs to pay rent between \$178 and \$195 per week. In September 2004 weekly rents as recorded by bonds lodged with Tenancy Services show the higher of these figures to be about right for the lower end of the market. (See Figure 2)

Rent increases may be seen by some as an overdue market correction but they are not welcomed by families already scraping the bottom of the barrel to meet basic living costs. (See Figure 3)

There are many issues that decide whether rental properties are 'costly':

How does the price paid relate to other similar properties and how effective is the market in matching prices and demand?

Do the prices charged place suitable properties outside the range of the incomes of those who most need to live in them?

Do the properties rented represent reasonable value for what they actually provide?

Affordability is not an integral aspect of a property. It relates more to market forces and tenant circumstances. In absolute terms Dunedin rents are lower than other major cities. For lower income families this relativity is recognised in lower rates of Accommodation Supplement paid by the Government. Increases in rents occur well before any adjustment to the maximum level of the supplement.

Jane

"I moved in here last November, the rent was \$155 a week for what is really a 2¹/₂ bedroom ex state flat. It's warm, it's well built and big enough for the two children and me. The landlords have been doing up the flat next door and they want \$220 a week for that one. My rent's going up to \$190 a week in November so I can't stay. I'm only getting \$350 a week. I'm really sad because this is ideal for us but this kind of place is being moved up market. Why did the Government sell these flats?"

Ann

"I feel very, very, very lucky and fortunate, and it shouldn't be like that, it was just luck, like most other people in my situation are struggling, you know, to find something that's decent, and affordable."

"It's not a cash-cow, it's long-term; in fact they hold on to it more for emotional reasons."

¹⁵ How Much Is Enough? D Povey, 2002 and Update One 2003

Developing A Standard for Private Rental Housing Quality in Dunedin.

Housing quality is a complex matter. Everyone has their own opinion on what a house should provide, what the basics are and what is luxury. Some house condition surveys go into great detail and require surveyors with building expertise.

Our aim was to design a reasonable minimum standard against which to evaluate private rental housing in the lower end of the market in Dunedin.

At the time we were preparing for this task no New Zealand based standard existed against which we could measure rental properties. With assistance from overseas models and focus group discussions we arrived at a workable framework, which we have called The Dunedin Reasonable Rental Standard. It is intended to be what reasonable people would consider a fair measure of a property as offered for rent. We invited and received general agreement on the standard from the Otago Property Investors' Forum and other individual landlords and tenants. Most considered it reasonable.

The English House Condition Survey 2001 and the Scottish House Condition Survey 2002 were used as guides for the Dunedin Standard. These surveys were not limited to rental properties. The Scottish survey uses a 'Tolerable Standard' that is similar to the one we offer. The Dunedin Standard has an extra focus on energy efficiency and thermal comfort. The reason for this is that a majority of houses in New Zealand lack insulation, while a majority of Scottish houses have full insulation. Recent research shows that health is improved when living in an insulated, warm and dry house.¹⁶

The Dunedin Reasonable Rental Standard 2004

We chose four measures around which to group the survey of private rental properties occupied by low income tenants; safety, soundness, suitability and value. These measures cover different aspects of housing. They have much in common with international standards.

Safety - The property is free of hazards to all who will use it.

- ▶ The site and dwelling are accessible for mobile people of all ages.
- ▶ The site and dwelling have no potentially dangerous hazards.
- ▶ The site is free from lasting offensive odours generated on the property.
- ▶ The dwelling can be secured.

¹⁶ He Kainga Oranga, Housing and Health Research Programme, Wellington School of Medicine, University of Otago.
<http://www.wnmeds.ac.nz/Academic/Dph/research/housing/index.html>





Soundness - The property provides complete shelter in all weather conditions.

- ▶ The exterior is structurally sound, weather tight and vermin proof.
- ▶ The dwelling shows no signs of current damp on internal surfaces from external sources.
- ▶ All rooms can be adequately ventilated.
- ▶ The property is kept in a satisfactory state of repair and maintenance.
- ▶ Living areas can be safely maintained at recommended temperature levels, not less than 16°C and not more than 26°C.
- ▶ Some energy efficiency is attempted through cylinder wrap and ceiling insulation.
- ▶ Thermal comfort is provided in the form of carpets and thermal drapes.

Suitability - The property provides basic amenities and services for living that encourage social inclusion.

- ▶ Each room enjoys natural and artificial lighting.
- ▶ Advertised bedrooms meet minimum size requirements (9 m² or room for a single bed, wardrobe and desk.)
- ▶ The living space provided is adequate for the number of people consistent with the number of bedrooms.
- ▶ The site and dwelling offers agreeable visual impact.
- ▶ The dwelling includes serviceable cooking and laundry facilities.
- ▶ Adequate water, drainage and fully functioning power services are provided.
- ▶ The dwelling includes indoor toilet and bathroom facilities.
- ▶ The dwelling offers privacy and quietness.

Value - The rental cost provides value for money

- ▶ The rent charged is no more than 10% above similar properties in the same market rent area.
- ▶ The rent reflects the condition and facilities of the property.



Designing The Survey

A Survey Instrument¹⁷ was constructed around the Standard. The survey has a 'common sense' approach so that someone not trained as a building inspector can use it and obtain consistent and useful results. In developing the survey we were assisted by a qualified valuer, DCC building inspectors and experienced University of Otago survey developers.

Considerations of available time and intrusiveness were also weighted so that the interview and inspection could be completed within 45 minutes. Interview answers could in some instances be matched against information previously provided as clients. The benefits of this approach were seen to be that the survey could be easily used and in the future provide a helpful tool for welfare staff assisting clients with housing problems. The possible weakness would be that serious faults in a building could go undiscovered by a non-expert, or items that are in fact of no real concern could be exaggerated. The survey team was trained in interview technique and to carry out inspections in a standardised way.

The Survey consists of two parts:

Tenant interview: This included questions relating to household structure, weekly income, recent rent increases and bond amounts, maintenance and repair issues, heating and comfort levels, family health and the local environment. The responses have to be seen as tenant answers to particular questions on that day. Some issues like insulation were not included as part of our physical inspection but we considered it useful to discover whether tenants knew whether the house was insulated or not.

Property inspection: This included three of the measures, Safety, Soundness and Suitability.

- ▶ Two assessors visited each property, conducted the interview and then used standard checklists for each room and exterior. In matters requiring technical expertise their guideline was whether an item was sufficiently faulty that they would want it checked by a tradesman.
- ▶ Following each visit the assessors consulted and agreed on a score. A scoring system was used which graded items in relation to their level of importance and quality. For example, adequate kitchen facilities received 10 points, mostly adequate 5 points or inadequate 0. Adequate laundry facilities received 5 points.

Value

The value assessment was not made on site. In order to achieve acceptable levels of consistency and coherence three steps were followed before reaching a score.

- ▶ The survey team made an assessment together in a workshop setting. The notes taken at the time and the team's

Some Questions from the Interview

- 1) *When did you move in here?*
- 2) *How many people (including children) live at your address permanently?*
- 3) *How many bedrooms do you have?*
- 4) *How much is your weekly rent not including any rent arrears?*
- 5) *How much is the bond?*
- 6) *Do you know when the last rent increase was?*
- 7) *How much was it?*
- 8) *What type of tenancy agreement do you have?*
- 9) *Do you want to see a report of this survey?*
- 10) *How satisfied are you with your house/flat?*
- 11) *What are the main sources of your dissatisfaction?*
- 12) *Whom do you call when you need something fixed in the house?*
- 13) *Does anything need to be fixed urgently?*
- 15) *Roughly when did the oldest fault happen?*
- 16) *Have you reported this problem to the landlord/agent?*
- 17) *How often has the landlord/agent visited in the last 6 months?*
- 18) *What maintenance/repair work has been done in the last 12 months?*
- 19) *As well as electric what type/s of heating energy do you use?*
- 20) *How much of the house do you most often heat?*
- 21) *Is the ceiling insulated?*
- 22) *Would you consider this house/flat to be*
 - *Comfortably warm*
 - *Adequately warm*
 - *Not warm enough*
 - *Uncomfortably cold*
- 23) *What do you think is the main reason for this?*
- 30) *How would you rate the value for rent money of your house/flat?*

¹⁷ DRRS Survey 2004. <http://www.ps.org.nz/Otago>

recollection of over-all and specific impressions informed this stage.

- ▶ These scores were then tested against the rents paid for other similar properties of similar size and location.
- ▶ All factors including Safety, Soundness and Suitability were then assessed against Tenancy Services market rent information to the end of July 2004.

Scoring

We had to determine the relative importance in our evaluation of each of the measures, safety, soundness, suitability and value. We consider them as of equal importance and so express scores as a percentage.

What then should be regarded as passing or failing each and all of the measures? Each in its way contains so much that goes to meeting basic needs of shelter, safety and sustainability that arguments can be sustained for 100% as a pass mark.

We propose 80% as a reasonable passing mark. The Dunedin Reasonable Rental Standard is no more than a reasonable minimum.

Pilot surveys

After initial design the questionnaire and survey were piloted on five properties, modified and then administered to 104 properties in Dunedin and Mosgiel.

Survey homes

Current and former clients, clients of other agencies, and other households eligible for a Community Services Card, volunteered the survey households. Over 900 homes were approached by a variety of means. Many of the client contacts had moved, about 20 between the time of signing up and the interview phase (about three months in some cases). Others declined to be part of the survey for no given reason. We had underestimated the difficulty of recruiting our target numbers, but found that the sample surveyed matches reasonably well the age, sex, ethnicity and location profile of our low-income clients. 104 were surveyed. We did not include DCC, Housing New Zealand or student housing.

They were assured of confidentiality, offered a gift for participation, an individual report on their rented property and the support of the organisation if issues emerged they wanted to take up with the landlord or property manager. Some tenants have used the report as support in seeking alternative accommodation, others in discussing the rent.

Temperature Study

At the suggestion of Assoc. Prof. Bob Lloyd of the University of Otago we undertook a small temperature survey as part of the over-all study. We installed temperature sensors in 40 houses.¹⁸ The sensors are called 'iButtons' and are the size of a 5-cent coin. Two temperature sensors recorded hourly temperatures in the living room and one bedroom. We succeeded in obtaining readings for 28 properties for the same two weeks. We compared these with outside temperature readings for the same period and looked at the range of temperatures and energy use. It was expected this together with other Dunedin studies would give some resources for answering the question 'How Cold?'

Dwelling size	Total 2004 clients	Survey group
1 bedroom	19%	8%
2 bedrooms	28%	26%
3 bedrooms	39%	44%
4 bedrooms	9%	18%
5+ bedrooms	6%	5%

Size of dwellings
Survey 2004

Ethnic Group	Percent in Survey	Percent of 2004 Clients
Pacific Island	5%	3%
NZ Maori	10%	15%
NZ Pakeha/ Euro	82%	79%
Asian	2%	0%
Other	2%	2%

Ethnicity
Survey 2004

Age in Survey	Percent in Survey	Percent in Client Group
Under 18	1	3
18 - 24	25	23
25 - 39	46	43
40 - 65	28	29
Over 65	4	2

Age if interviewees
Survey 2004

¹⁸ Supplied by the University of Otago's Energy Management programme and the DCC

Part 2 - Findings

CHAPTER FOUR

The Tenant Interview

The first part of the survey consisted of an interview with the tenant. It included questions relating to household structure and weekly income, rent and bond, maintenance and repair issues, heating and comfort levels, and health and environment.

Length of Stay: 60% of respondents had occupied their present address for less than 12 months. A surprising number had been resident for more than three years – one at the same address for 15 years. Tenancy Services reports 15 months as an average length of stay and half of tenancies end within 10 months. This is an important factor when considering whether tenants had rent increases within the past 12 months.

The WHAT survey in 1993¹⁹ showed 70% of private tenants had been in residence for less than 12 months. Whether our survey result represents an improvement is open to question. The frequency of movement was not something we were able to explore but the Presbyterian Support Otago database and welfare staff indicate that searching for cheaper rents, relationship issues, and house sales are major drivers of this mobility. 12 of the clients in the survey who had moved within the last 12 months are already in arrears on rent.

Rising Rents: Compared with other cities²⁰ Dunedin has shown up as one of the best for rental costs. Figures from Tenancy Services (see Figures 2 and 3 page 11) show rents on the rise. Our survey had many tenants who were so recent that they had not yet faced a rent rise in their present property. We heard many stories of occupants facing a move because their rents were about to rise, often because of the sale of the property.

Management: 79% of properties were managed by landlords, 18% by property managers and a few by an informal arrangement.

Inspections: A landlord may enter the property for maintenance or inspections on 48 hours notice. Many property managers are required by the owners to inspect every three months. Otherwise it is entirely up to the landlord. Tenants reported on the previous period:

Number of Insepections in 6 Months	
None	23%
1 or 2 visits	47%
3 visits	7%
More than 3	23%

Length of stay	Tenants
Less than 6 mths	39
Between 6 mths and 1 yr	21
Between 1 and 2 yrs	17
Between 2 and 3 yrs	5
More than 3 years	21
More than 15 yrs	1

Length of stay at present address, Survey 2004

Cindy

"The house is great. It's an ex State House. Some parts of it are a bit old but the landlord lives around the corner and he's been so good to us. The rent's \$120 a week for a three bedroom house and we haven't had a rent rise for three years.

Trouble is – you can see it's up for sale and we'll most likely have to move out or face a massive rent rise.

That's fair enough but I'm worried how I'll cope. We've been spoilt."

¹⁹ Women's Housing and Advocacy Trust, *Survey of Dunedin rental housing 1993*, written and compiled by Leah McBey, 1994

²⁰ *Quality of life in New Zealand's Eight Largest Cities 2003*, p68

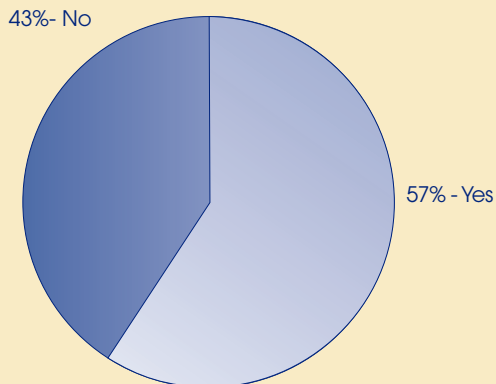


Fig 4: Is the property in need of Urgent Repairs?
Survey 2004

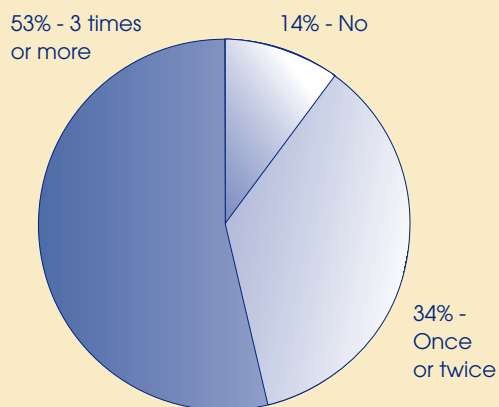


Fig 5: Have you reported the problem to the landlord?
Survey 2004

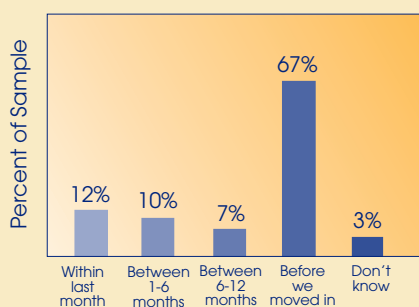


Fig 6: How long has the problem existed?
Survey 2004

Overcrowding: we asked how many people usually lived in the property. Overcrowding is usually defined as more than two people per bedroom. None of the properties surveyed rates as overcrowded, the highest occupancy being 1.66 people per bedroom. An odd figure but true. We are aware that overcrowding is reflecting tenant behaviour and is not the landlord's responsibility.

Maintenance: We asked, "Does anything need to be fixed urgently? When did the oldest fault happen? Have you reported this problem to the landlord or property manager?" We marked the repairs needed as a safety, soundness or suitability issue, coded how long it had been a problem and how often it had been reported.

The results were not good. 57% of respondents said their property needed urgent repairs. (See Figure 4.) To what extent did our inspections bear out their concern?

The **reporting to Landlord** responses may be biased in the tenants' favour, but a significant proportion answered 'No'. (See Figure 5.) This response has to be considered along with tenant estimates of how long the problem existed. (See Figure 6.) Surprisingly the most common answer was that the problem was there when they moved in. Sometimes this was known about and there was a commitment to repair. More often it was undetected by the tenant until it rained.

The action taken needs to be read in the light of a question we asked about maintenance and repair work done in the last 12 months.

Major repairs undertaken included installation of a new log burner, roof replacement, floor coverings, full exterior paint job, windows replaced etc. Minor repairs were generally fixing items that were broken or faulty.

More than 75% of properties had had some work done on a scale of costs from nil to thousands of dollars.

Health Issues

We asked whether there had been any change in family health since tenants had moved in. 14% reported improved health, 35% reported worsened health and 51% reported no change. We also asked whether they considered the change to be due in any part to their rented property. Of those who reported worsened health, all but 2 related it to their present location.

Information about the Survey Sample

Types of buildings in survey: There are 43,290 households in Dunedin.²¹ Of these 13,550 live in rented accommodation. No separate data are available on the configuration of these. The properties in our survey fell into the following groupings:

Type of Dwelling	No in Survey	Percent in Survey
House	70	67%
House in flats	12	12%
Duplex	6	6%
Block flats	16	15%

²¹ Census Data 2001 Statistics NZ, as quoted in *Dunedin Community Profile 2001*

Building Fabric: The building fabric is closely related to the age of construction. The older timber structures were often not in good condition and represented high maintenance properties. The best scoring properties were, more often than not, built of permanent materials.

Build Fabric	Number	Percent
Wood	47	45%
Brick/Stone	16	15%
Conc Block/Br	21	20%
Plaster/Wood	17	16%
Other	3	3%

Age of Properties in the Survey: Most studies group properties in the age bands shown in figure 7. The houses in our study are older than the Dunedin housing stock reported on page 9. 45% of Dunedin houses were built before 1941, 58% in our study were estimated to have been built before that date.

Location: We had little choice of the locations of the properties inspected because of the voluntary nature of the sample. The map on the inside back cover shows them in relation to the deprivation index. They represent also the residential groupings of our larger client base.

Fairness of rent: We asked: 'How would you rate the value for rent money of your house/flat?'. The results equate reasonably closely with the value scores we arrived at.

Rating	Number	Percent
Good	38	37%
Fair	43	41%
Poor	21	20%
Don't know	2	2%

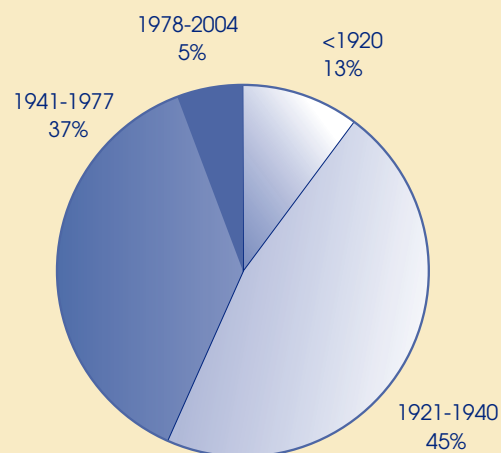


Fig 7: Estimated Age of Dwellings Survey 2004



Harm and Hazard, Risk and Danger

The English Health and Safety Rating System²² provided a model for developing our Safety standards. It presents a complex score system, based on four 'classes of harm'. These assess the severity of any potential harm caused by a hazard, with the most severe harm being death or permanent paralysis and the least severe being skin irritation and slight concussion. Their definition of a hazard is: 'The effect which may result from a fault and which has the potential to cause harm.' We made a distinction between high-risk hazards and minor hazards, based on how serious the harm it could cause, and the likelihood of it happening.

We noted not only potential hazards, but also harm already caused: 'Child already fallen in', 'hitting head often' and so on.

	Inside	Outside
Totally accessible	89%	84%
Mostly accessible	8%	14%
Difficult Access	3%	2%

Fig 8: Accessibility Results Survey 2004

²² Housing Health and Safety Rating System: quick guide http://www.odpm.gov.uk/stellent/groups/odpm_housing/documents/page/odpm_house_603898_hcsp

Safety

The property is free of hazards to all who will use it.

- ▶ The site and dwelling is accessible for mobile people of all ages.
- ▶ The site and dwelling have no potentially dangerous hazards.
- ▶ The site is free from lasting offensive odours generated on the property.
- ▶ The dwelling can be secured.

The Safety standard was used to assess accessibility, security, fire safety and potential hazards. The accessibility assessment was based on 'all who will use it', taking into account tenants who *might* live there at some stage. For example, in terms of accessibility, can a parent with two small children and grocery bags easily open the front door? Is the garden fenced to prevent a small child from running away? Do you need a climbing certificate to access the property? We did not look at disability access unless a disabled person was using it. In those three cases the properties scored very well.

What we looked for and what we saw

In General

37 of 104 properties failed the Safety Standard. Half of those who failed scored less than 71%. The lowest group of scores were around 28%. 10% of all the properties scored less than 60%.

Accessibility

We looked to see whether the properties were accessible to mobile people of all ages. Paths, gateways, doors, uneven floors, handrails, stairs, steps, adequate lighting, loose flooring, were all checked and marked.

The results as the Accessibility Table shows were generally good. Most of the difficulties related to lack of stair railings or unsafe stair railings combined with steep stairs.

Odours

Odours needed to be constant enough or offensive enough to seriously reduce enjoyment of the property. Foul drains, rubbish from previous tenancies, environmental odours over which the landlord has control or fumes which affect breathing were the basis of this part of the standard.

Only eight properties were observed as having problems. Rubbish left by the landlord and sewer issues account for the worst of these. Most of these constituted a nuisance or major nuisance rather than a discernible health hazard.

Security

Being able to lock and unlock a rented house or flat is at least as important to tenants as to the owner of a property. Windows and doors were checked. We looked to see if all exterior doors and windows (including outhouses) had secure working locks and catches.

19 Properties failed our checks in this regard

Fire and Electrical Safety

Three aspects of fire safety were checked; causes, detection and escape. Safe Heating appliances supplied with the property, safe electrical wiring and services, smoke alarms provided by the landlord and the ability to leave the dwelling in the event of a fire in the kitchen or living areas were positive factors in this category. Electrical services with exposed wiring or broken or faulty outlets were considered a potential hazard. The inspections were carried out by unqualified persons who based their scoring on what a reasonable person would get professionally checked urgently.

53 properties were not provided with smoke alarms. A few tenants had installed one themselves. We did not test any because it was difficult to tell whether malfunction was caused by the landlord or the tenant.

21 properties presented major difficulties in exiting in the event of a fire in the kitchen or living area.

14 properties had neither smoke alarms nor reasonable exits.

16 properties had exposed wiring, faulty or broken outlets or potential for electrical accidents.

Potentially Dangerous Hazards

We scored properties as offering either no hazards, having 3 or more minor hazards or 1 or more high-danger/ high-risk hazards. Hazards generally have the potential for causing injury. High danger/high risk hazards would seriously injure or kill with a high likelihood of happening. Missing safety rails, broken glass, unprotected heaters or fires, loose flooring, design faults, building parts that can fall on people, sharp edges, uncleared inorganic rubbish, unprotected waterways, unfenced areas or drops are all examples of minor and major hazards.

The table shows one in nine properties having what our team regarded as a high danger - high risk hazard.

Up to 3 minor indoor hazards	16%
Up to 3 minor outdoor hazards	11%
1 or more indoor high danger/risk hazard	12%
1 or more outdoor high danger/risk hazard	4%



Ceiling hole, bare wires and no lights
Survey 2004



Hole in floor as viewed from basement
Survey 2004

Soundness

The property provides complete shelter in all weather conditions.

- ▶ The exterior is structurally sound, weather tight and vermin proof.
- ▶ The dwelling shows no signs of current damp on internal surfaces from external sources.
- ▶ All rooms can be adequately ventilated.
- ▶ The property is kept in a satisfactory state of repair and maintenance.
- ▶ Living areas can be safely maintained at recommended temperature levels; not less than 18°C and not more than 26°C.
- ▶ Some energy efficiency is attempted through cylinder wrap and ceiling insulation.
- ▶ Thermal comfort is provided in the form of carpets and thermal drapes.

In General

59 of 104 properties failed the Soundness measure.

Soundness Score	Percent of Sample
Less than 80%	57%
Less than 70%	31%
Less than 60%	28%
Less than 50%	14%
Less than 40%	5%
Less than 30%	4%

Structural soundness and weather tightness

As far as was possible on a visual inspection we checked exterior claddings and roofing systems.

We checked both the draughtiness and the soundness of the houses in terms of providing shelter from the elements. Keeping the weather out is a fairly basic requirement of accommodation, both practically and in terms of the Tenancies Act. We observed how much outside air was coming into the house (in June and July).

We checked:

- ▶ If the exterior claddings were intact.
- ▶ If there were gaps around windows and doors.
- ▶ If the internal linings were not intact or (if scrim) billowed in the breeze.

Tenant Comment:

Ann

"I'd ring (the property manager) up about things, trying to get things done, and he'd go, hrmrmhrm... I had a hole in my bathroom, for like five months, there was damp getting through to the other rooms... and I couldn't run the shower that whole time. It took him that long to get somebody in to fix it up, and I'd keep on reminding him."

Five properties scored zero for both internal and external state of repair.

State of Repair Scores		
	Internal State of Repair	External State of Repair
Possible Score	Percent of Sample	Percent of Sample
0	17	11
3	28	29
5	55	60

Foundations

We looked for signs of shifting or cracking of concrete foundation, loose or rotten piles, sunken or sloping floors, sunken walls, subsidence of paths or section around the house.

Foundation Assessment	
Sound	80%
Some signs of weakness	13%
Unsound	7%

Weathertightness

In addition to general integrity of claddings we looked for rotting fascias and barge boards, rusted and poorly patched roofing, faulty flashings and signs of saturated concrete tiles in properties built between 1930 and 1950.

While a good proportion appeared weather tight, a concerning number clearly were not. The effect of this in some cases was a very large power bill, closing off rooms that leaked, or diminished enjoyment of the property.

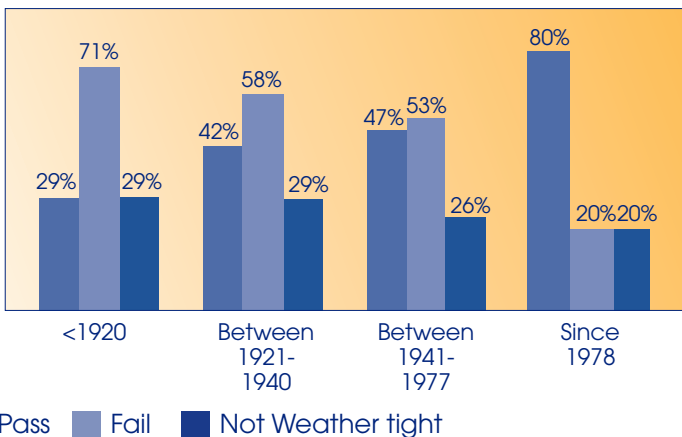


Fig 9: Soundness, Weather tightness and age of buildings, Survey 2004

Dampness

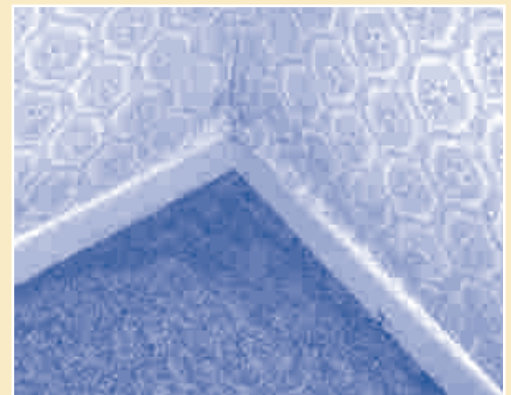
We looked to see whether the living and sleeping areas were free from major signs of current damp. This is where water has leaked in and damaged surfaces or has been running down internal walls or appearing at floor level after running down inside the wall linings. Condensation was only considered where ventilation was not possible (see figure 10).

“Major signs of dampness damage by kitchen door caused by header tank overflow; mould on bedroom ceiling and many patches indicating water damage. Concrete tile roof could be saturated in this area.”

Soundness Comment, Survey 2004.

“Ceiling sagging in living room and toilet; wallpaper coming off in bedrooms; part veranda roof missing; exterior needs paint.”

Soundness comment, Survey 2004



Wet walls and floor, Survey 2004



Rotten surfaces allowing water to leak in, Survey 2004

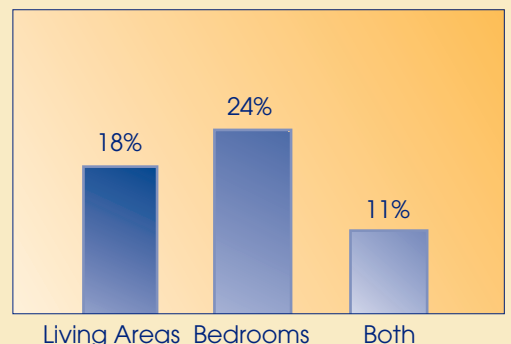


Fig 10: Percentage of Properties found with current Dampness



Going through the kitchen floor.
Survey 2004

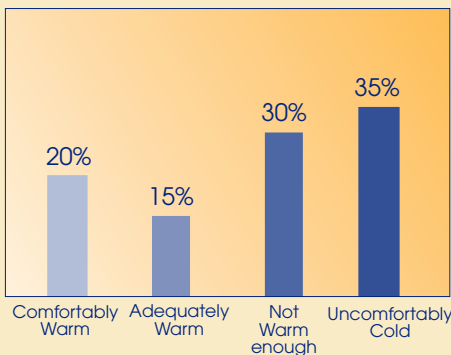


Fig11: Tenant's View of Comfort Levels in Dwellings.
Survey 2004

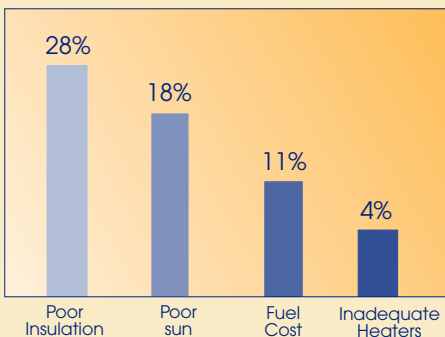


Fig12: Reasons given why house considered uncomfortably cold
Survey 2004

Mould growth was almost invariably associated with dampness caused by leaks. Mould growth is considered to be unhealthy.

Vermin

We looked for signs of vermin at a level of infestation or one controlled by normal means. **Only three cases of infestation were discovered and another 14 where vermin could be controlled.**

Ventilation

83% had adequate ventilation in all rooms. 11% had *mostly adequate* ventilation; meaning that one or more windows are painted or nailed shut. 6% had no adequate ventilation in crucial areas such as bathroom, toilet and kitchen.

General observations on state of repair

- Figure 9 shows a very clear correlation between soundness, weather tightness and the age of the properties surveyed. Lack of weather tightness is a significant factor for all age groups of buildings.
- Some well-built old properties have been fully retrofitted with insulation and Gibraltar board and made reasonably draught proof. Some equally old houses, poorly built on very small sections, lack functional foundations, weather tightness or the prospect of economic renovation.
- Some owners have given superficial attention through repainting or repapering ceilings that are still being damaged by a leaking roof or walls that are covered in detached scrim. Carpets are laid over rotting floors.

Temperature Study - 'How cold'?

Tenant Viewpoint

We asked tenants questions relating to heating and energy use. A majority (See Figure 11) thought their house was either 'not warm enough' or 'uncomfortably cold'. Most respondents only heated the living room. Most did not know if the ceiling was insulated or not. The main reasons tenants gave for answering as they did about discomfort levels are shown in Figure 11. It is to be noted that only 11% stated cost of fuel as the reason why their house was cold.

37% of respondents recognised the importance of natural heat from the sun. 18% gave its absence as contributing to the house being 'uncomfortably cold'. 19% gave it as the reason why the house was warm.

The survey

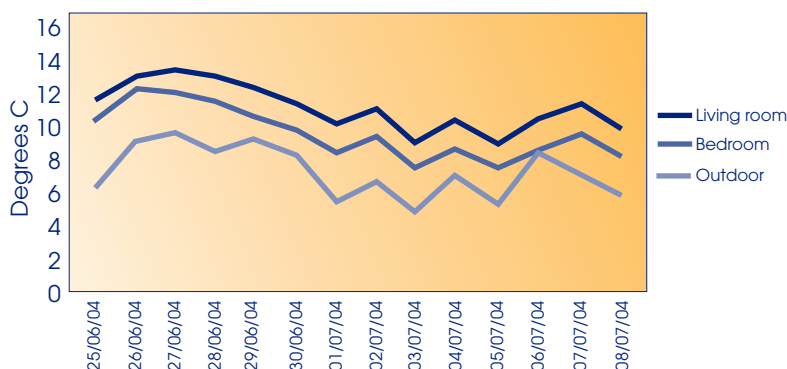
Energy efficiency and thermal comfort

The majority of landlords provided both carpets and thermal drapes. Over two thirds of houses in our survey had a functioning fireplace or heating appliance provided by the landlord. Only 44 properties could be positively identified as having top grade insulated water cylinders or cylinder wraps.

Over half were considered draughty or very draughty.

Temperature measurements

The graph shows the daily average temperature for 28 properties between 25 June and 8 July 2004, comparing the outdoor temperature with the average living room and bed room temperatures.



Outdoor and Indoor Temperatures compared June, July 2004 Survey 2004

The average living room temperature was 3-4°C warmer than the outdoor temperature. Bedrooms were slightly colder than living rooms and about 2°C warmer than outside. We found no direct correlation between measured indoor temperatures and the age of buildings. All age groups show a similar range of temperatures.

No correlation was found in our results between house condition and temperatures either. An indirect connection is shown where properties are reported or observed as being very draughty or lined with scrim.

Houses with enclosed fires have an average evening temperature of 15.25°C as against an average evening temperature of 13.1°C in houses heated by other means. This is borne out by other recent national studies.²³

Budget advisers tell us that an affordable average level to be spending on energy for low-income clients is about \$35-\$40 per week in winter. Only 10 of the 28 in our measured temperature study fell within this range. The spending for all the survey households is shown in figure 13.

Are Dunedin tenants living in fuel poverty?

British studies use a concept called 'fuel poverty'. If people pay 10% or more of their income on energy costs, including being able to heat their dwelling to a satisfactory level, then they are considered to be in fuel poverty. 'Satisfactory' means that the living room has a temperature of 21°C and other used rooms 18°C. The World Health Organisation (WHO) recommends at least 18°C to avoid respiratory and circulatory health problems. In our RRS we have followed the recommendations of the WHO.

In our temperature study, most homes did not reach a recommended indoor temperature.

Average evening temperatures in the living rooms in over half the homes did not rise above 12°C.

16 out of 28 households were in fuel poverty **either** because they spent 10% or more of their income on energy and never **reached 18°C** average evening temperature **or** because they spent 10% or more of their income in reaching an average evening temperature above 18°C.

Our findings are supported by the more extended Dunedin Survey conducted by Associate Prof. Bob Lloyd. (See footnote 10 page 9.)

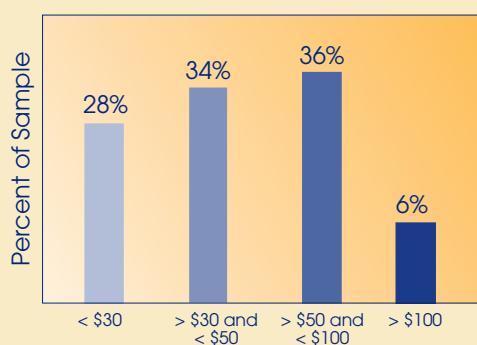


Fig13: Weekly spending on energy Survey 2004

²³ Isaacs, Nigel et al. *Energy, Income and Well Being*, HEEP project, study paper to SPRE Conference, November 2004.

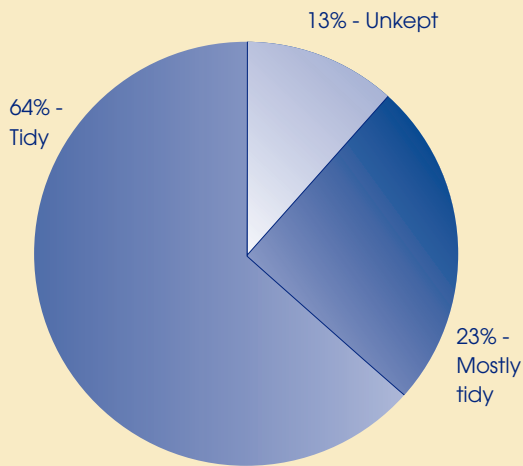


Fig 14: Appearance as presented to public Survey 2004

Typical Survey Comments

Two bedrooms tiny; oven's not working properly; front part of house sunny; separate laundry; two toilets.

The only toilet is located upstairs; limited space for food preparation; dwelling does not offer privacy.

Laundry in kitchen; no separate toilet; inadequate shower pressure; lack of privacy due to location.

Laundry space in kitchen inadequate; sunny; oven's not working; no hot water in bathroom sink.

Share laundry with 3 other flats; oven is not working properly; noise from surroundings.

Suitability

The property provides basic amenities and services for living that encourage social inclusion.

- ▶ Each room enjoys natural and artificial lighting.
- ▶ Advertised bedrooms meet minimum size requirements (9m² or room for a single bed, wardrobe and desk.)
- ▶ The living space provided is adequate for the number of people consistent with the number of bedrooms.
- ▶ The site and dwelling offers agreeable visual impact.
- ▶ The dwelling includes serviceable cooking and laundry facilities.
- ▶ Adequate water, drainage and fully functioning power services are provided.
- ▶ The dwelling includes indoor toilet and bathroom facilities.
- ▶ The dwelling offers privacy and quietness.

In General

Properties in the survey scored best on the Suitability standard.

83 of 104 properties passed the suitability measure. 22 properties that failed both the Safety and Soundness Standards nevertheless passed on Suitability. Failure of the Suitability Standard in all but three cases was allied with failure of the over-all rating of the property. The survey comments on the failed properties give a good indication of both the issues and how fundamental they are to the 'enjoyment' of the tenant.

Bedroom Adequacy

Five properties were observed to have advertised bedrooms that offered inadequate space for their purpose.

Living Space

All but seven properties provided living space adequate for the number of residents. One property was advertised as three bedrooms and charged accordingly but had the third bedroom been used as such there would have offered virtually no living space for the occupants.

Visually Agreeable

Social inclusion is not assisted if low-income families are ashamed of the property they can afford to live in. Most of the tenants we interviewed knew the difference between pleasant and unpleasant surroundings and their effect on the enjoyment of life. We looked at both interior and exterior finishes and appearances to score properties against this measure. We were careful to distinguish between tenant and landlord responsibilities. Figure 14 combines the scores for both inside and outside appearances, there being a strong correlation between the two.

Serviceable Kitchen

We looked to see whether the kitchen 'had adequate space and functioning facilities for hygienic storage, preparation and cooking of food'.

Electric ovens not working or ranges only partly functioning were the most common (often unreported) failings. The 'mostly adequate' results all had to put up with a level of inconvenience. (See Figure 15.)

Serviceable Bathroom and Toilets

Outside toilets are fortunately not a major feature of the Dunedin rental landscape. We checked 'is the bathroom and toilet adequate for the number of residents, inside rather than outside, private rather than shared. Is there sufficient storage?'

Properties provided the basic requirements. Many very small bathrooms housed toilet, shower, bath and hand-basin facilities in marginally accessible or inconvenient ways. Our survey team considered this adequate but not if more than two adults lived on the property. We also checked whether all water, drainage and power services were fully functioning. One property's power outlets in the bathroom were so broken or faulty that we considered it as both hazardous and diminishing the suitability. (This was the property in the survey ripest for demolition.)

Serviceable Laundry

Laundries did not score so well. We looked for tubs, storage, security, lights, and power source. Many of them were inconvenient for parents with small children but few would have been the decider for a tenant not to rent. (See Figure 16.)

Value

The rental cost provides value for money

- ▶ The rent charged falls within a range of 10% of similar properties in the same market rent area.
- ▶ The rent reflects the condition and facilities of the property.

Best value for money is to be found in properties built since the Second World War and furthest from the city centre. Mosgiel, Brockville, Kaikorai, and Glenleith showed up as best value. These are also the areas the greatest distance from shops, public transport and medical services. (See Figure 17)

20 properties were charging more than 100% of the median market rent when we compared the rent paid with the market rent median for the size of house and area of the city. Seven of those failed both soundness and value standards. They were scattered over the city, although the most expensive were in the University area.

41 properties were paying less than 80% of the market rent median. This was not necessarily reflected by poor quality, although the worst properties seemed to only attract tenants by their low rents. Of this group 22 failed the value standard and the same 22 properties failed on soundness.

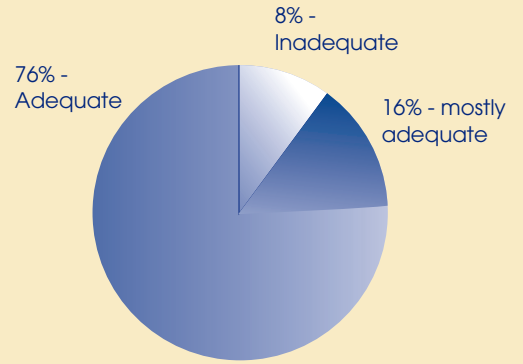


Fig 15: Serviceable Kitchens Survey 2004

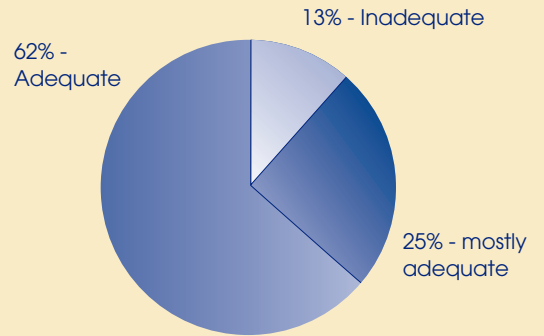


Fig 16: Serviceable Laundries Survey 2004

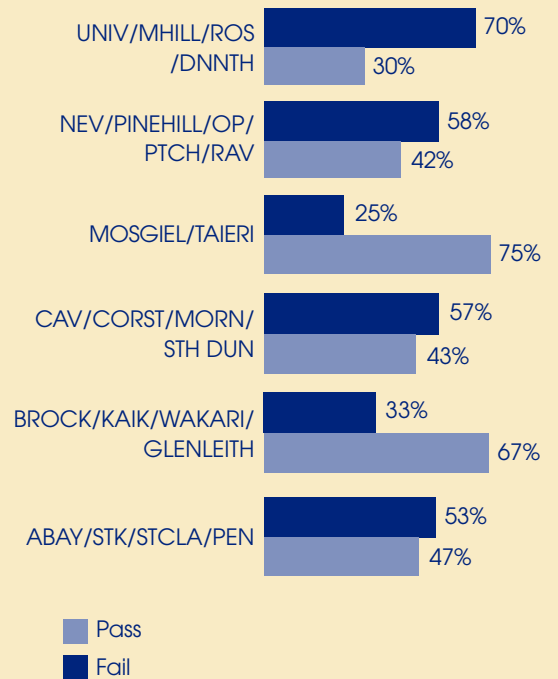


Fig 17: Over all pass rate and market rent areas Survey 2004

Part 3 - Discussion

CHAPTER EIGHT

The Best of Them

- ✓ 37 properties passed all four measures in the survey. They averaged an overall score of 93%.
- ✓ Only three of these were built before 1920 and 23 since 1940.
- ✓ 21 were built of brick, block or stone.
- ✓ 27 had no rent increase in the last 12 months.
- ✓ All but five were paying in the lower half of market rent prices for their area.

Survey Comment

Property 1

"Excellent space throughout flat; all walls and ceilings adequately lined; landlord efficient in serving the needs of the tenant."

Property 2

"Spacious; separate shower; dining room and commodious lounge; lots of shelves and storage space; dishwasher and washing machine provided."

Property 3

"Fully meets safety standard. Door widened by landlord for wheelchair access."

How Old? How Cold? How Costly?

We set out to answer the questions How Old, How Cold, How Costly in a sample of lower income private rental properties in Dunedin. The measures used relate to safety, soundness, suitability and value for money.

Percent of Survey Passed ²⁴						
Estimated Year of Building	Number in Survey	Safety	Soundness	Suitability	Value	All Measures
Before 1920	14	36%	29%	64%	21%	21%
1921-1940	47	62%	40%	79%	47%	30%
1941-1977	38	74%	47%	89%	53%	32%
Since 1978	5	100%	80%	100%	80%	80%
All years	104	64%	43%	82%	47%	36%

Old - and poorly maintained

59% of the survey properties is now over 60 years old. This means that a higher percentage of this group occupies older properties than the general Dunedin population.²⁵ We have no separate figures for the overall Dunedin rental housing stock to compare with our survey but it is a fair assumption that it too will be older than the general housing stock. 13% of the survey sample was built before 1920. While it is true that we visited some very old homes that have been well maintained and/or retrofitted the correlation between age and poor scores is striking. Poor maintenance, deferred maintenance, ignored maintenance are at the base of difficulties for tenants and landlords. This shows up in each of the three physical measures.

Safety - (accessible and free of hazards): The hazards and faults reported on pages 19 and 20 mostly reflect deferred maintenance. In some cases tenants had either not regarded them as a hazard, had grown accustomed to them or had not bothered to report them to the landlord. We did not expect the safety scores to correlate so strongly with the age of the property. One in six properties that reported needing urgent repairs related to safety issues arising from incomplete or unattended maintenance.

Soundness - (complete shelter in all weather conditions):

56% of tenants responded that there were urgent maintenance issues. Our inspections bore this out in 90% of cases. On its own the low pass rate of all properties on the soundness measure would have to be of concern. For the oldest properties this is also consistent with low safety, suitability and value scores. Again the major factor in this is outstanding maintenance, sometimes to the extent that properties appeared to be beyond economic rescue.

²⁴ As noted on page 15 we have adopted 80% as a 'pass mark'

²⁵ 45% of Dunedin properties were built before 1941 - see page 9

Suitability - (basic living space, amenities and services):

This measure in the older properties was the highest scoring. Failure of this measure was in all but three cases allied with failure of the over-all rating of the property. The most common faults were with kitchen, bathroom and laundry sizes and amenities. Often this was a feature of the age and design of the properties not easily remedied without major expense.

Cold ?

Why New Zealand homes are seriously under heated compared to other countries is a question a number of studies find difficult to answer. WHO recommends that to avoid respiratory and circulatory illness homes should be heated to at least 18C. In our temperature study most homes never reached 18C during two weeks of winter weather. Half of the homes studied were never warmer than 12C in the evening. The old age of Dunedin houses, poor maintenance, draughtiness, limited sunlight and rising energy costs are factors contributing to difficulty in heating to healthy levels. They do not entirely explain why Dunedin homes are cold.

65% of tenants believed their home was either 'not warm enough' or 'uncomfortably cold'. When asked for the possible reasons, poor insulation was the most frequent answer. This might to some extent reflect effective marketing from insulation providers. Only 11% of the interviewed tenants reported cost of fuel as the reason why their home was cold. National studies show that both rich and poor live in cold homes.²⁶ The homes we surveyed were undoubtedly cold. Whether this was because of the properties themselves, tenant choice or a combination of these with tradition, attitude and warmer clothing is a question yet to be answered. What is clear is that the older the home the more issues there are around heating or its lack.

Insulation is expected to help create warmer homes and improve health. Some houses in our survey are beyond economic improvement and in the words of a builder "should be bulldozed"²⁷, but a majority would benefit from having insulation retrofitted. Insulation is part of the answer but heating levels need to be raised as well to ensure a healthy home environment.

Costly?

Value - value for money:

Shelter is such a basic human need that people on low incomes will rent substandard accommodation rather than go without. When asked, 36% of tenants considered they were getting good value for money. In our value measure 47% reached this standard.

Some of our least well off clients live in very marginal old properties because there's nothing better on offer at an affordable level. 78% of the oldest failing properties cost tenants more than 30% of their household income compared with 53% of properties built since 1941.

There are risks to low income tenants in encouraging better quality in the housing stock. They face either increased rents or a market shortage of affordable properties. Rents in Dunedin will increase. We believe the risks have to be faced and dealt with by improving income adequacy rather than perpetuating areas of old, poor quality housing. We believe collaborative efforts have to be made to improve the rental housing stock.

²⁶ See note 23, page 24.

²⁷ PANDO Forum on Housing, July 2004.

The Worst of Them

- X Ten out of 104 properties failed all four measures.
- X Seven were built before 1960.
- X Eight of them had extensive unsound timber cladding or plaster over unsound timber.
- X Seven were rated as very draughty.
- X Eight were in need of urgent repair of some kind – some so fundamental as to be uneconomic.
- X Seven had major maintenance issues that emerged on occupation.



Survey Comments

Property 4

"Holes in walls in several places; draughty; fireplace provided but not an effective heat source; cracks on ceiling in all rooms".

Property 5

"Rotten/soft floor and wall and leaky roof throughout whole house; foundations rotted away; major movement of house resulting in bowed ceiling/floor.

...One bedroom unusable because of wet carpet in corners, broken light fittings and general dampness. The worst property we have seen."

Property 6

"Upstairs shower leaking through hole in roof; rotten wood/mould/stains in most rooms; insufficient natural light; sloping floors."

Property 7

"Electrical wiring needs attention, most lights do not work, bulbs blow when put in. The property managers don't seem to want to know."

A Case Study in Change

15-20 years ago the University of Otago undertook a major redevelopment of its student housing portfolio.

- 1) *It progressively refurbished the rundown houses it owned. They were gutted, retrofitted, extended and provided with new bathroom, toilet and kitchen facilities. The costs of the work were partly offset by having more rooms to rent on the same site. Better properties attracted better rents, better students and resulted in drastically reduced maintenance costs.*
- 2) *Bill Dawson, the University Accommodation Director at the time, persuaded some private landlords in the campus area to follow suit with better long-term return and mutual benefit.*
- 3) *A grading system was introduced by which the Accommodation Office evaluates the quality of properties listed with it for rent. 800 properties are listed with the Office currently, 150 of which are owned or leased by the University. While the market has changed considerably since the 1980s it is an instance of the ways in which example, persuasion and market pressures can effect positive change. Currently the University is using its position to try to hold down the cost of rents to student tenants to affordable levels .*

The Problems?

Sub standard old housing.

We conclude that the age and condition of Dunedin's oldest private rental housing stock constitutes issues to be addressed practically by property owners and city authorities. The case study of the University of Otago suggests that improvement is possible with a mix of example, persuasion and voluntary standards. Housing is a driver of both economic and social development and deserves new study, consideration and action by our city's leaders.

Management in a difficult industry.

We have not included in this survey problems caused by bad tenants. Nor have we canvassed the difficulties faced by landlords. However the results of our survey were much worse than we expected and the people most able to make the difference are landlords. Why aren't they producing a good product for this sector of the Dunedin housing market? Is it all down to years of a depressed property market or are there measures that can encourage or compel landlords or their agents to take more responsibility for the issues? We want to find a means whereby housing offered for rent can be warranted as meeting reasonable standards.

One of the main issues is how to make the private rental market as stable and sustainable as the social housing sector. Introducing a minimum standard for rental housing may be one approach to be proposed to the current Tenancies Act Review. With sufficient weight behind this it could become a force for improvement in the market place

Tenant support.

Our survey shows a clear need for more help, information and advocacy for tenants in Dunedin. Compared to many other countries in the developed world, tenants in New Zealand lack a strong voice and are not very well organised. Landlords are represented and well heard in organisations like The New Zealand Property Investors' Forum. Tenancing a property successfully and long term requires negotiating, practical and social skills not always on hand to low income tenants facing multiple stresses. Tenancy Services reports that most applications for assistance come from landlords rather than from tenants. Welfare agencies deal with issues that a local Tenants Association could do more effectively.

An initiative (and funding) is needed for the formation of a tenant's association in Dunedin. The OUSA has issues in this regard that are specific to students and could be included as long as the interests of other tenants were actively advanced.

House temperatures.

Dunedin homes are cold. The homes in our survey were often very cold. New studies are showing health improvements from heated and insulated homes. Public and private initiatives can change this through taking up the EECA offers of subsidy for insulation.

We believe it is time to extend support for the DCC 'Cosy Homes' initiative which aims to insulate 10,000 Dunedin homes and ensure private rental housing is included.

House quality and supply.

With the shortage of information about the condition of housing in Dunedin we will continue to conduct this survey but believe a wider survey would assist in an assessment and improvement of the private rental housing stock.

We believe it is timely to approach the question of the shortage of affordable, reasonable quality rental housing by new ventures on the supply side. This will be through a variety of means and mechanisms to increase both investment and social housing stocks. Collaboration between the DCC, Housing New Zealand Innovations Fund, private developers and the tertiary sector could all make an impact on the provision of new stocks. The availability of newer and better options will have an effect on the marketability of old, poor quality housing. We believe it is also time for Work and Income New Zealand to revisit the level of the Dunedin Accommodation Supplement with a review of rentals in Dunedin.

We Support

- ▶ Initiatives for improved housing that rely on encouragement, collaboration and voluntary standards ahead of mandatory regulation.
- ▶ The review of the Residential Tenancies Act being undertaken by Government and call for stronger consumer protection.
- ▶ The PANDO/DCC initiative 'Cosy Homes' to extend EECA retrofitting to Dunedin urgently.
- ▶ Initiatives by Housing New Zealand Corporation to stimulate the building of more social housing and through Just Housing, Abbeyfield and Habitat for Humanity to encourage local efforts for new social housing in Dunedin.
- ▶ Initiatives by the DCC to review its housing policy and submit that the DCC Community Housing is one of the major influences on improving rental housing quality for the least well-off.

We would like to see

- ▶ Continued work by the DCC, community agencies, landlord organisations and socially responsible property owners to stimulate redevelopment of quality housing in South Dunedin.
- ▶ Training opportunities for landlords on best practice investment and management of rental accommodation.
- ▶ The establishment of a Dunedin Tenants' Association to promote better quality and affordable housing and to provide support to tenants.
- ▶ The DCC explore ways by which seed funding can be made available for the Cosy Homes project to retrofit older homes with insulation.
- ▶ Exploration by the University, community leaders and investors of ways of meeting demand for student accommodation which will also assist families seeking low cost private rental accommodation in North Dunedin.
- ▶ Work and Income New Zealand review the level of the Dunedin Accommodation Supplement urgently.

We Strongly Support

A Voluntary Warrant of Fitness scheme for private rental housing so that tenants are guaranteed quality and landlords can attract quality tenants.

PANDO or Just Housing could initiate such a scheme as one of the ways to promote progressive improvement in the rental housing stock. A statutory agency could administer the scheme once under way, providing at a small charge to the landlords a 'current warrant of fitness' as a way of promoting their property and giving assurance to prospective tenants.

To do nothing on the basis that improving the quality will drive up rents is a counsel of despair.

Rents rise anyway and measures to drive up the quality in a way that also redresses market imbalance in favour of the consumer are to be welcomed.



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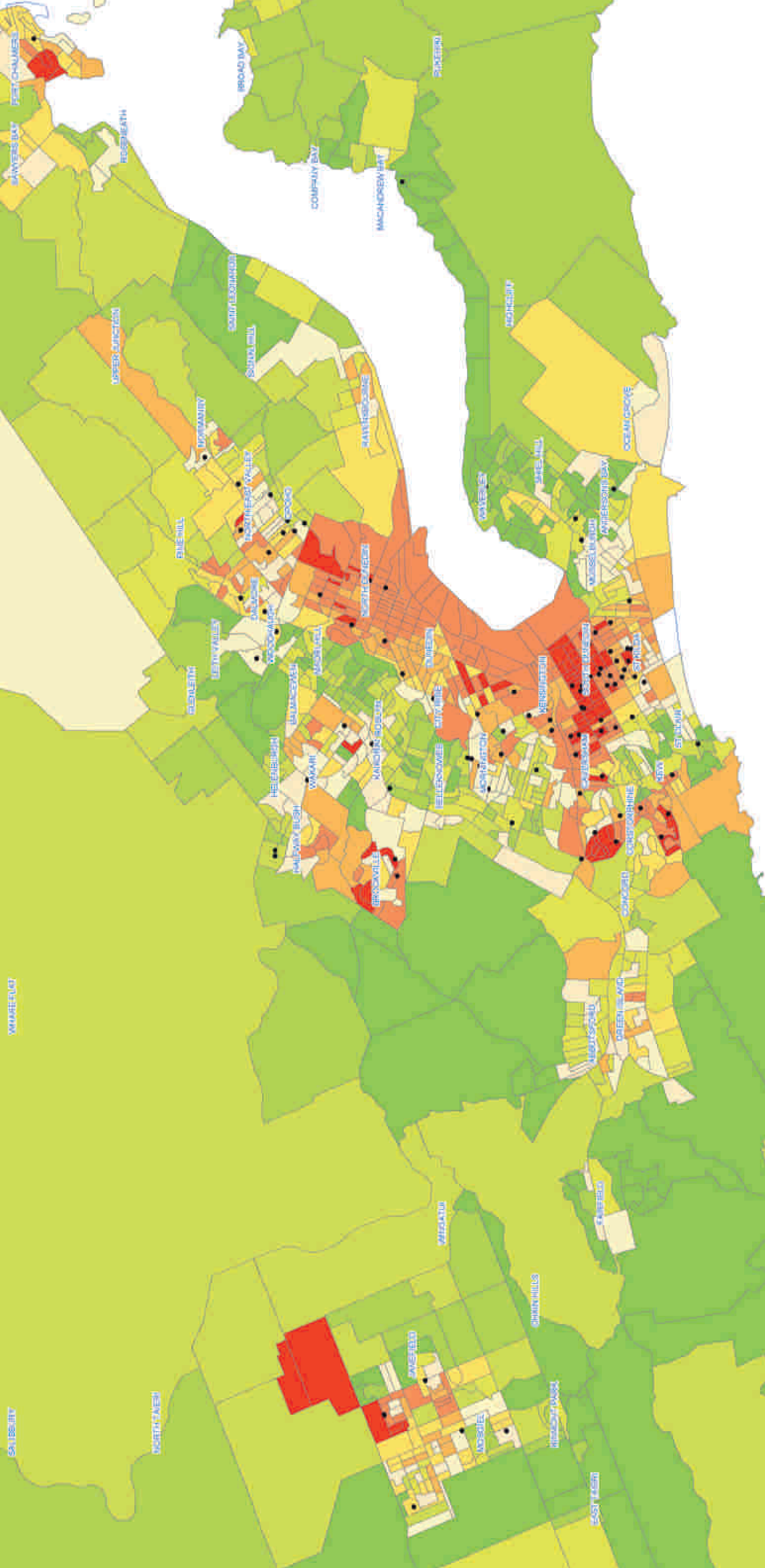
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Legend

- Researched House Location
- Deprivation Index by Meshblock
- NZDep2001 Index and % of Dunedin Usually Resident Population (least deprived)
- Decile 1 (11.4% of Dunedin Population)
- Decile 2 (6.4% of Dunedin Population)
- Decile 3 (11.1% of Dunedin Population)
- Decile 4 (9.7% of Dunedin Population)
- Decile 5 (8.1% of Dunedin Population)
- Decile 6 (10.0% of Dunedin Population)
- Decile 7 (11.3% of Dunedin Population)
- Decile 8 (10.6% of Dunedin Population)
- Decile 9 (12.8% of Dunedin Population)
- Decile 10 (5.5% of Dunedin Population)
- No Usually Resident Population



Some Surveyed Houses on the Deprivation Map of Dunedin

See Reverse for Notes on the Index

The NZ Deprivation Index was developed by Chris Sutton and Peter Corcoran, Dept of Public Health, Wellington School of Medicine & Health Sciences, University of Otago. Refer to their report for background and interpretation. These maps are based on Statistical Meshblocks. Contents derived from Statistics NZ. © Crown Copyright Reserved





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