

Mayoral Taskforce for Social Housing Report

August 2022





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Mayoral Foreword

Tēnā koutou,

The housing crisis is a major issue in New Zealand, with home ownership and market rent increasingly unaffordable.

Pōneke (Wellington) is no exception.

Wellington City Council's (WCC's) City Housing is the country's largest provider of council housing with more than 1900 social housing units and 3000 tenants, almost all on low incomes.

Many other councils no longer directly provide social housing, instead establishing alternative delivery arrangements.

In line with this and to put City Housing in a financially sustainable position, WCC has agreed to move its housing stock into a Community Housing Provider (CHP).

We are aware of the disadvantage WCC tenants experience, compared to social housing tenants who receive the Income Related Rent Subsidy (IRRS).

In the current economic and social climate, our tenants face an escalating cost of living with rental affordability alarming and impacting their quality of life.

Many of our tenants are also vulnerable, especially the elderly, the disabled, those with children, refugees, migrants, and on low or fixed incomes - who the council has traditionally housed.

Not being able to access IRRS is particularly hard on these people.

Four key issues drove my vision for forming the Mayoral Taskforce for Social Housing (the Taskforce), as articulated in the Terms of Reference (Appendix 1):

- Affordability for tenants
- Sustainability of the housing portfolio
- 'Additionality' or new housing
- Quality of the housing being provided.

Tenants were a key voice on the Taskforce, which brought together their views with those of leaders working in the social-housing sector, city councillors, mana whenua and myself.

Central to our work were six guiding values, underpinned by Te Tiriti o Waitangi and reinforced by the WCC's recent signing of Tākai Here with Mana Whenua.

Also central was the belief that WCC must ensure the continued provision of quality, affordable, sustainable social housing for the city, as it has done since the 1950s.

I am exceptionally proud of the Taskforce's work, particularly in ensuring that we have listened to and represented tenant views, which is something we must nurture and protect.

I am grateful to our tenant representatives, thank you to Rosey Ngakopu, Debbie Port and Faiza Akubar for sharing your experience and voice.

To Murray Edridge and Father Stephen King, your insightful knowledge in support of this work and ongoing contribution to our city is invaluable.

To Liz Kelly and Te Awa Puketapu, thank you for bringing the views of our mana whenua partners to the table.

To my colleagues, Deputy Mayor Sarah Free and Crs Diane Calvert and Tamatha Paul, your strength and advocacy for our vulnerable tenants has made a real difference to this important piece of work.

Ngā mihi nui,

Andy Foster

Mayor of Wellington - Koromatua o Pōneke



Executive Summary

WCC's City Housing model is broken

City Housing's only source of income is rent from tenants, and the unit is no longer financially sustainable.

Although City Housing and its staff have made every effort to save money while not reducing support to tenants (and recognising the limited budget available), this has had a negligible effect on resolving historically embedded issues.

WCC therefore recently made the difficult decision to transfer its provision of social housing to a CHP.

The establishment of a CHP will enable the new entity to access support for new housing investment, and new eligible tenants to access the government's Income Related Rent Subsidy (IRRS) to make rents cheaper, while ensuring security of tenure for tenants.

Currently Kāinga Ora and CHPs tenants are eligible for IRRS when WCC tenants are not, which the Taskforce considers discriminatory as it bears no relationship to tenant's circumstances.

Pressure on the Government needs to be maintained to broaden the criteria for IRRS, so all social housing tenants receive it.

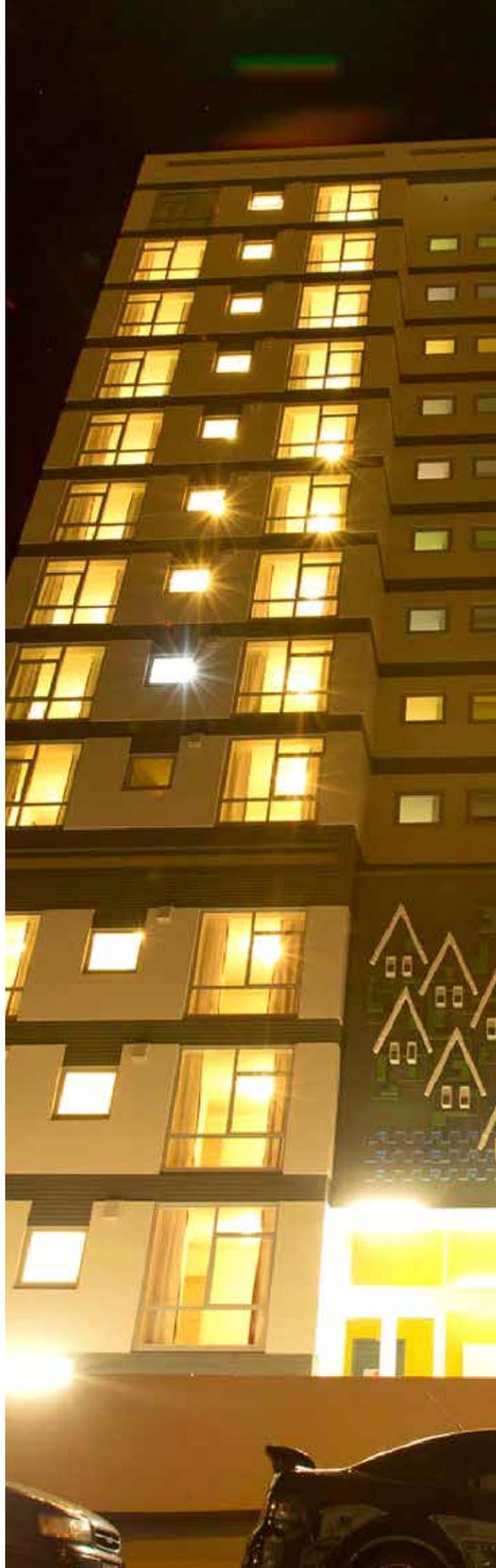
We must also continue to advocate for change to ensure the quality of life of vulnerable Wellingtonians is improved.

An important aspect of this is to ensure wrap around support services for all tenants are of good quality and easy to access.

The CHP model will see WCC lease its housing stock to this new entity, with the unavoidable outcome that WCC loses governance over its City Housing portfolio.

The Taskforce agreed the CHP must be able to accommodate new and existing tenants who may not meet criteria for IRRS (estimated at 20% of WCC tenants).

This includes people with disabilities, seniors, non-beneficiary households, refugees, migrants, and those with limited assets and savings, who the WCC have historically accepted.





Summary of Recommendations:

The Taskforce makes the following recommendations, that WCC:

1. Engages with key social housing funders and providers in the city to identify current and future social housing needs and how they may be met, and resource the analysis, planning and monitoring, as required
2. Includes work from Recommendation 1 in WCC's Housing Strategy and Action Plan
3. Adds City Housing's assets to WCC's Infrastructure Strategy, to provide for long term asset management and funding
4. Reviews the WCC's Revenue & Finance policy relating to 'ring-fencing' of social housing resourcing
5. Seeks to renegotiate changes to Deed of Grant (eg, ring-fencing policy) to ensure it is fit-for-purpose for the remainder of the Deed period (ends 2037)
6. When a CHP is established:
 - a. Ensures existing tenants, who cannot receive IRRS, are supported and are not disadvantaged from their current position
 - b. Ensures the approximately 20% of tenants who do not meet thresholds for IRRS, which includes the disabled, seniors, refugees, migrants, and non-beneficiary households, are able to be accommodated
 - c. Ensures existing and future tenants with limited assets or savings, for whom WCC has historically catered, continue to be supported
 - d. Ensures the following service delivery aspects be incorporated into governing documents:
 - i. Continue support for social engagements and offer more community outreach for tenants
 - ii. Resource and support a Tenants' Association to represent the views of tenants and advocate for those living in City Housing
 - iii. Foster partnerships with NGOs and government agencies to help tenants with education/tenant support (WINZ, benefit rights etc.)
 - iv. Supporting tenants to access support services
 - v. Tailoring of services to meet the different income/housing needs and expectations of tenants
7. Works with the Government, CHP and other providers (including iwi) to identify opportunities and develop a plan for funding to build new houses
8. Continues to lobby the Government to extend IRRS and access to funding for wrap around support services, including for existing tenants
9. Simplifies the Affordable Rent Limit Subsidy (ARLS), so that it is easier for tenants to navigate and made more accessible to them
10. Explores the obligations of Tākai Here and co-governance in future social housing provision.

01

Wāhanga Tahī What's the Background/ Context

Mayoral Taskforce for Social Housing

Wellington Mayor, Andy Foster announced the Taskforce in late-October 2021.

Its formation was prompted by WCC work around the Tō Mātou Mahere Ngahuru Tau - Long-Term Plan 2021-31 (LTP) to find a sustainable solution for City Housing and to investigate options for establishing a CHP.

The Terms of Reference (Appendix 1) outlines the Taskforce's purpose as being:

- Bring together and articulate the perspectives and aspirations of tenants, decision makers and community members on Wellington's social housing
- Collate an agreed understanding of Wellington City's past and present social housing provision and future social housing need in Wellington
- Create recommendations for decision makers on how we should address social housing need in Wellington.

It was to complement mahi already underway by WCC officers.

The Taskforce's membership included tenant representatives, those involved in the social housing sector, mana whenua and councillors.

Te Tiriti o Waitangi

Te Tiriti o Waitangi provides an important foundation for the Taskforce's inquiry into the provision of housing, as well as a guide to meaningfully addressing severe housing deprivation and homelessness in Pōneke - Wellington.

The first article of Te Tiriti o Waitangi, Kāwanatanga, establishes Crown governance of its own subjects.

The second article, Tino Rangatiratanga, affirms Māori sovereignty over their resources, homes, land, forests and fisheries.

The third article, Ōritetanga, grants rights of equity and equality between Māori and other New Zealanders.

The Government and WCC uphold some of their obligations under Te Tiriti o Waitangi in the social housing space by providing homes for those most in need.

They provide discounted housing, secure tenure, a stable environment, wraparound support, and proximity to services within the city to tenants.

There is further work to be done in terms of equity of access to housing for Māori.



From left to right: Mayor Andy Foster, Cr Tamatha Paul, Faiza Akubar, Murray Edridge, Father Stephen King, Debbie Port, Rosey Ngakopu, Deputy Mayor Sarah Free, Cr Diane Calvert. Absent: Liz Kelly, Te Awa Puketapu.

Tākai Here

WCC, Te Rūnanganui o Te Āti Awa ki te Ūpoko o te Ika a Māui, Taranaki Whānui and Ngāti Toa Rangatira.

Tākai Here is a partnership between WCC and Mana Whenua encouraging a collaborative relationship, setting out the values and principles that underlie it.

Currently both WCC and Mana Whenua provide social housing with aspirations to end homelessness and provide warm, stable, and secure housing to all people in the Wellington Region.

Although the Taskforce hasn't considered the implications of Tākai Here in detail (given the timing of release of the document), it recognises the importance of exploring the governance structure of all future social housing provision with regards the relationship with and role of Mana Whenua.

Recommendation

Explores the obligations of Tākai Here and co-governance in future social housing provision

Guiding Values

The Taskforce was guided by Te Tiriti o Waitangi and six guiding values:



Kāinga

Kāinga covers notions of home, a place where one lives, a residence, village, or homeland

Fundamental to kāinga is the right to care for and raise the next generation

WCC tenants may feel they have kāinga through security of tenure and the long-standing friendships, the ties they have formed and the fond memories they have in their kāinga



Whānau

Whānau may mean many things including family and to 'be born'

Whānau is underpinned by whakapapa and differs from the western notion of a nuclear family because it includes children, parents, grandparents, and sometimes great grandparents

Also included in the concept of whānau is the concept that everybody matters, and trade-offs should not be made to accommodate other members of the whānau

In terms of council housing, many of City Housing's apartments and units are not set up to accommodate multi-generational whānau

Also, because of the high demand, there is often a tension between housing families or elderly people



Kaumātua

Kaumātua refers to the older generation and seniors

In Te Ao Māori, the older generation hold a special place due to their lifetime of service, knowledge and wisdom

A proportion of the tenants WCC has traditionally housed are older people and because they are not prioritised on the Ministry of Social Development's (MSD's) public housing register, it's important that WCC ensure this group isn't overlooked





Whānau Hauā

Whānau Hauā refers to disabled people

Many people living in City Housing have a physical or mental disability that makes it difficult to live, work and move around Pōneke

Just 5% of all City Housing stock is accessible

Public housing is an opportunity to build accessible housing



Manāakitanga

Manāakitanga is the value one shows both as an individual and in their community

It is an act of making people feel welcome and ensuring people's needs are met

City Housing has a large refugee-background and migrant community of tenants who come from all over the world

They have specific needs and often find it hard to get private rentals or buy their own homes

Therefore, it's important that there is public housing available for them to make a home in Pōneke



Mana

Mana is a hard concept to translate into English, but it is a supernatural force in a person, place, or object

When we respect or uphold someone's mana, we are recognising and acknowledging their mana and supporting them to be the best version of themselves.

This means our approach to social housing is one where there is rent equity, where all people who need a home can access a stable public home, when they are ready

WCC, iwi Māori and the Government can take a partnership approach to the provision of social housing by recognising that everyone has mana and a right to housing and agreeing to work together to house everybody.





Summary of tenant concerns

Our tenants spoke passionately about key themes including struggles with affordability and access to additional WCC provided services.

There was a feeling the quality of life at City Housing facilities had dropped in recent years, specifically though a decline in the sense of community.

Tenants pointed to the demise of programmes like Urban Vision and Community in Action (CAP) project, which ran regular activities and gave tenants an opportunity to share their views, as evidence of this.

Many also mentioned the change in social dynamics from the current mental health epidemic.

Cost of living pressures coupled with high rents is placing considerable stress on WCC tenants, denying many the opportunity to lead quality lives.

The following summarises the key themes:

- A support worker told the Taskforce, he estimated most tenants spend between 40-60% of their income on rent
- Another said the extra money would go on power, food and rent arrears and would especially help elderly tenants
- People end up living in social circumstances that mean they have very little money, sometimes only \$30-40 per week to spend on their groceries because the large bulk of it has gone onto housing
- One tenant told the Taskforce, IRRS would mean an extra \$70-80 per week in her back pocket and make a difference to her weekly budget
- It would be nice to have money in my account, sometimes I can't afford for example, the clothing, or things like that, or paying my power bill.

Further tenants feedback provided under the Life of Our Tenants section, which may be found in Wāhanga Rua (p.14).

Rental Housing Market Terminology

For the purposes of this report the Taskforce used the following terminology:

Housing type		
Public Housing	Social Housing	Emergency/ Transitional Housing
<p>Provided by Kāinga Ora and CHPs (where the CHP acts as agent for MSD)</p> <p>Purpose: For those unable to buy their own home or access affordable rental housing</p> <p>Housing owned or leased by the state or community housing provided by churches, iwi and housing trusts</p> <p>Prospective tenants assessed by MSD against criteria on public housing waiting list criteria and prospective tenants are only selected from that list</p> <p>Tenants can access IRRS with the government topping the rent up to market level</p>	<p>Provided by WCC City Housing, Council Housing</p> <p>Purpose: For those unable to buy their own home or access affordable rental housing</p> <p>Housing owned by social housing provider, which determine who will be housed, criteria for housing them and level of rent</p> <p>Tenants cannot currently receive IRRS</p> <p>Significant impact on viability of housing operation</p>	<p>Provided by Mix of private and public providers</p> <p>Purpose: Temporary housing for those in extreme need, with nowhere to live</p> <p>Funded by MSD</p>

02

Wāhanga Rua Where are we now?

WCC's City Housing model is broken.

From tenants' perspectives, rising rents and inability to access IRRS make it increasingly unaffordable.

From WCC's perspective, the cost of operating and maintaining the portfolio, including to meet stricter rental regulations, is increasingly expensive.

It also can't afford to fund the wrap around social services support for tenants or access government funding.

WCC must also meet its obligations under the Deed of Grant, an agreement with the Crown, which commits WCC to:

- Remain a social housing provider till at least 2037 at approximately similar levels to 2008
- Reconfigure approximately 35% of bedsits to one or two-bedroom units
- Ring-fencing City Housing income and expenditure, meaning the fund can only be used for City Housing expenditure
- Operating a financially sustainable business unit
- No requirement for additionality
- A penalty of returning \$220 million + 90%, if WCC breached its commitments.

WCC provides significantly discounted rent.

The starting point is approximately 70% of market, with further rental controls and discounts in place for eligible tenants, reducing rents further.

Rental income is subject to GST.

Rents are reviewed by an independent valuer annually, with a rent increase cap of \$20 per week for singles or \$30 for couples and families.

All tenants 80 years old and above receive a rent freeze.

Earlier this year councillors also agreed to impose a rent freeze for all tenants in the 2022-23 financial year and to promote the Affordable Rent Limit Subsidy (ARLS), which caps rent at 35% of tenants' income.

In calculating eligibility for the ARLS, the Government's Accommodation Supplement is not treated as income (Appendix 2).

Feedback to the Taskforce was that the ARLS needed to be simplified and thereby made more accessible to tenants.

City Housing currently receives no ratepayer contributions - a position WCC has held for many years.

Over the next decade rates requirement is projected to increase by 80% from \$343 million in 2020 to \$618 million in 2030.

City Housing 2022

WCC's City Housing is the largest council provider of social housing in Aotearoa - New Zealand, with **more than 3,000 tenants and over 1900 units.**



Its tenant community is highly diverse:

53%

were born overseas, with **44 languages spoken** in this community

67%

live alone, with an average age of **56 years**

24%

of our tenants are children, the largest age group is 5-9 years old (223)

15%

of our head tenants are Māori

42 years

The average age of tenants across all households

To fully fund City Housing's operating deficit, a further \$265 million - or a 15% increase in total rates - would need to be collected from ratepayers over the same period.

The annual rates requirement for housing increases significantly each year reaching \$49 million by year 10.

On average, this combined requirement equates to an average 7% increase year-on-year, assuming no additional Council spending or initiatives over the 10-year period.

There is also City Housing's ability to draw on its own cash reserves to meet the operational expenditure gap.

With those reserves now allocated for the second phase of the Housing Upgrade Programme (HUP2) to City Housing, stipulated under the Deed.

City Housing is running a large and increasing deficit, and will thereby become effectively insolvent in the coming financial year (2022-23).

The deficit is currently \$30,000 per day, predicted to increase to \$130,000 a day in year 10 of the LTP.

In June, councillors agreed to a new operating model, by establishing a CHP.

At Budget 2022, the government announced it would support WCC to form a CHP (as Christchurch and Auckland councils have done) from July 2023, initially for a period of two years.

The Budget provided funding for IRRS for up to 380 new tenants, for the initial two-year period.

IRRS funding would also be provided for tenants in any newly developed housing for new tenants filled from the MSD public housing waitlist.

Income Related Rent Subsidy

IRRS caps tenants' rents to no more than 25% of their net income, with MSD paying the difference between the tenant's contribution and the market rent for the property.

Currently WCC and its tenants are unable to access IRRS, which is limited to CHP and Kāinga Ora tenants.

Based on a tenancy review in 2021, it's estimated approximately 80% of WCC tenants would meet the IRRS threshold.

Deed of Grant

In 2007, the WCC and the Crown signed the Deed of Grant, agreeing to a \$400 million upgrade of the council's housing stock (Appendix 3).

The Crown committed \$220 million to undertake the first stage of the Housing Upgrade Programme (HUP1), which occurred 2008-18.

WCC agreed to commit \$180 million to fund the second phase (HUP 2), to be generated from rental income surpluses, which was to start in 2022 and be completed by around 2029.

Funding has been set aside for this in the LTP from current reserves and debt (rather than ratepayer contributions) to meet the costs of the second phase of its upgrades - HUP2.

At the time the Deed was signed it was assumed (incorrectly) the cash injection from the Crown would return the portfolio to a sustainable position.

There was also an expectation that the Council could charge more for refurbished units.

Given tenants' financial situations, this never eventuated.

Finally, there was insufficient provision made for ongoing depreciation of new and current housing assets or a structured asset management plan.

In hindsight, the Deed of Grant didn't provide the appropriate structure for the ongoing viability of City Housing.

There was also no recognition of how it would fund the wrap around support services required to fully support tenants in social housing.

These costs are additional to providing homes.

For other social housing providers, these are funded separately by Government over and above any IRRS subsidy.

What's Impacted the Deed since it was Signed?

The cost of HUP1 was more than budgeted (\$233.5 million), requiring an additional \$13.5m from City Housing's cash reserves.

Meanwhile the estimated second phase cost has ballooned from \$180 million to an estimated \$286 million.

With the capital investment still required, the portfolio is increasingly financially unsustainable.

More importantly the portfolio has been running an increasing operating deficit over the past few years, due to several factors.

Since the Deed was signed more than 15 years ago, Aotearoa - New Zealand's housing landscape has changed:

- Housing crisis: market rents have increased 71%. In comparison, average hourly earnings have risen 53%, from \$23.67 in March 2008 to \$36.24 in March 2022
- Rent increases: Deed assumed upgraded properties would attract higher rents. However, as a social housing provider, WCC is limited in what it can charge so as to remain affordable to tenants on low and fixed incomes. Given this, WCC was always going to struggle to generate sufficient income for the HUP2 work
- Earthquake and seismic strengthening: following multiple earthquakes. While seismic strengthening was already part of the Deed's work program, earthquake standards have become more stringent, adding costs. Insurance costs have also increased from \$976,000 in 2011 to \$2.7 million in 2020
- Healthy Homes standards: recent Healthy Homes Standards have added additional costs (currently estimated at \$18 million for upgrade works), not envisaged when the Deed was signed
- GST: increase from 12.5% to 15% added estimated \$20 million to project cost
- Interest rate changes: Interest rates dropped dramatically in late 2008 at the beginning of the Global Financial Crisis. At that point City Housing had significant income earning financial reserves the income on which dropped significantly and abruptly.

Life for Our Tenants

Tenants have been a key voice on the Taskforce, they are represented by Rosalina Ngakopu, Debbie Port and Faiza Abukar.

Other tenants' input was also received, both in presentations and collected comments.

Most City Housing tenancies last up to 10 years - with 777 tenants staying up to five years and 588 tenancies staying between 5 to 10 years.

City Housing has 140 tenancies that have stayed 15 years or longer.

The largest demographic of tenants is between 0-10 years and 50-55 years.

Recommendation

Seek to renegotiate changes to Deed of Grant (eg, ring-fencing policy) to ensure it is fit-for-purpose for the remainder of the Deed period (ends 2037)

The following comments have been submitted by tenants:

Tenant A: Central Park

My entire income is from Government Superannuation and at 76 years of age I am unable to work

Because of long term mental health issues, I have no assets, investments, or other superannuation to assure a comfortable lifestyle

At my age I'm coming into heavy expenses for dentistry, non-standard spectacles, and hearing aids

All of which are a struggle to keep up with, as rent and food costs rise and are likely to rise more and more steeply

MSD only lends for dentures and does not pay for extraction

Tenant B: Wilton Flats

Sometimes I used to go and get food from Family Store...

My kids needed a change-of-mouth of what they ate - different food from outside, and it's hard to buy

And kids don't have an idea that you don't have any money, you can't afford it

It was tough

They've grown a little bit now, and it's worse because when they were small they didn't know.

Now they know

Tenant C: Central Park

It is hard for me to pay every week

But I have found a good community at Central Park flats, I am happy there

I want to see equality and fairness for Wellington housing tenants

Tenant D: Wilton Flats

I live in a 3-bedroom flat in Wilton with expensive rent and the house is not in good condition

Electricity can be up to \$1400 per month, so I need to ask WINZ to help me pay

Tenant E: Te Ara Hou Apartments

Sometimes when it rains, it drops down inside the house, through the roof

Last winter it was so cold

Our carpets become mouldy

My daughter had a very bad cough, just coughing, coughing, coughing

She got sick

And the WCC just brought a dehumidifier, to dry it out even though the carpet was becoming mouldy

I want to see equality and fairness for Wellington housing tenants

Tenant F: Wilton Flats

Even if you are working and getting income, all the money goes to the house, and you can't do anything else

You can't do anything for your kids, and your kids see what other kids have

I have a sick kid, and it's hard raising them all by myself

It's too much

Tenant G: Te Ara Hou Apartments

If rent was cheaper, I'd like to visit my family

Nine years, I haven't visited my family

They are in Somalia

The rent keeps going every year, and we keep being worried

We have to pay a lot of money; we can't visit our family

We are just living to pay rent

Our kids grow up, they need to see their grandma and grandpa, they need to know their families

How City Housing Stacks Up

In 2021, WCC commissioned an external review team, RDC Group Ltd, to undertake an independent review of support provided to tenants and tenant-facing services provided by City Housing.

City Housing provides:

- Tenancy advisors who welcome tenants, administer transfers and oversee tenancies. They conduct flat inspections, provide advice and assistance as required including responding to rent arrears, property damage and dispute resolution. Each tenancy advisor has a portfolio of on average 170 households
- Tenancy case managers provide extra support for tenants who need it. They provide a triaging service which helps to connect tenants on to wider services they need including support from government agencies and non-governmental organisations
- 24/7 support through the WCC Contact Centre and its Service Centre during business hours
- There is a Community Development service which is led by a Senior Advisor Community Development. Their role is to build relationships and networks with community agencies and support activities
- The community development work is supported by a network of 38 tenant community leaders/kaitiaki. This replaced the Community in Action Project (CAP)
- Tenants can log maintenance jobs through the FixIt App with City Housing processing around 600 maintenance requests per month.

Reviewers spoke to Dunedin City Council, Haumaru Housing (Auckland Council's CHP), Ōtautahi Community Housing Trust (Christchurch City Council's CHP) and Kāinga Ora.

The review found that City Housing's approach to providing social housing as both a landlord, and as a welfare support service for tenants, is just as good as other equivalent providers across Aotearoa New Zealand.

The biggest difference between City Housing and other providers, such as Kāinga Ora and the community housing sector, is that City Housing provides equivalent levels of service without access to rates funding or government subsidy like IRRS.

City Housing is committed to community development and aims to provide:

- Communities where people feel safe, have a sense of belonging and are proud to call home
- Support for council tenants to improve their quality of life and well-being and to contribute to and benefit from living in Pōneke - Wellington.

Despite criticisms from some about City Housing services, all stated a preference for City Housing over other providers.

One reason for this was tenants felt they benefitted from WCC's connections with local organisations.

There was also agreement that City Housing has worked hard to build and maintain relationships between tenancy advisors and existing tenants.

As tenants agreed:

- The best thing about City Housing is that it's more than just a roof over people's heads, it is a community
- There are initiatives such as education opportunities, workshops for kids and adults, classes on how to look after the environment
- Lots of scope for school holiday activities and family movie nights.

WCC has 40 activities across 14 sites (Appendix 7), other initiatives include:

- A quarterly newsletter
- A new tenant complaints and compliments procedure
- A review of tenant communications
- Establishing tenant advisory groups - work on this resumed in May.

When a CHP is established, tenants would like improvements in the following:

- **Communication** - more frequent engagement with tenants through tenant forums or community hui, continued translation of City Housing material, more community creating events, establish a Tenant Advocacy Group, extend tenant communication beyond emails
- **Activities** - more community events; community dinners, access to Kaibosh Food Rescue, English as a second language courses, funding for tenant groups to run events more community outreach programmes
- **Maintenance** - a maintenance programme for all upgraded units and improvements and cleaning to the building exterior and grounds
- **Support** - for kaitaki, volunteers, tenancy advisors so they don't get burnt out and leave.

For full list see Appendix 8.



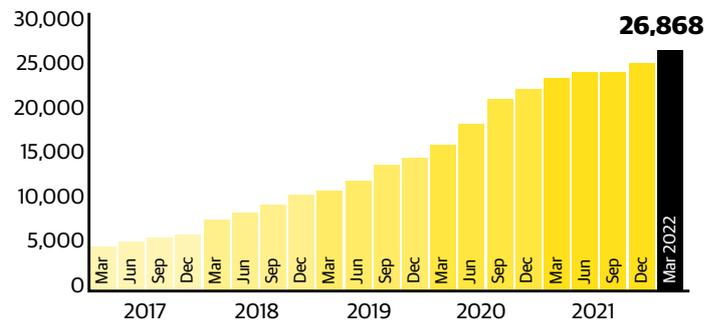


Pressures on City Housing

- Between 2008-17, Kāinga Ora's housing stock reduced, increasing demand on City Housing
- 29% of tenants pay more than 35% of their income in rent
- Affordability has improved in the past year, due to benefits and minimum wage increases.

Over the past five years, the number of people on the National Public Housing Register has increased five-fold from 5,300 to 26,800, as at 31 March 2022.

This has been driven by shortage of affordable private accommodation and rising house prices and rents:

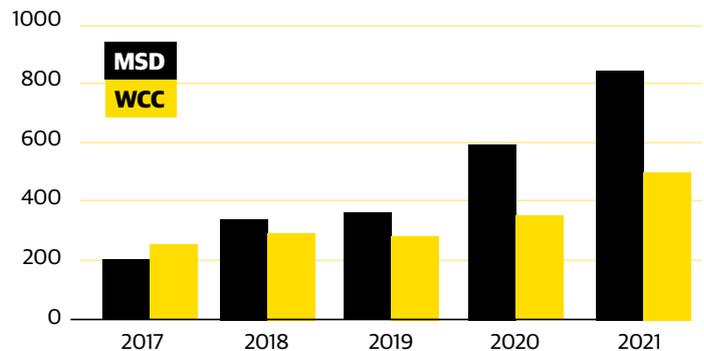


Housing Register - MSD

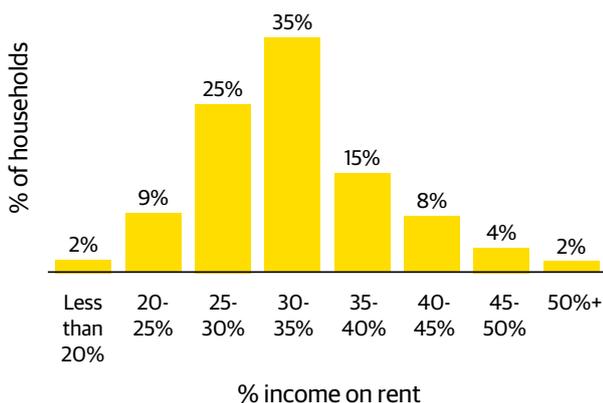
While criteria for City Housing differs from Kāinga Ora's, the number of applicants who are on both waitlists is unknown.

WCC and MSD are working to obtain this information and expect the first cut of data early - mid June this year.

Below is a comparison of WCC/MSD Waitlist for Wellington City 2017-21:



WCC/MSD Waitlist for Wellington City 2017-2021



WCC Tenant Rent as a Percentage of Income
SOURCE: CITY HOUSING APRIL 2022

Key points to note:

- MSDs waitlist has increased at a much higher rate than WCC's
- There is a sharp increase from 2020 when MSD commenced housing (following the outbreak of the pandemic) people from outside the city in emergency and transitional housing concentrating on the central city locations. This may logically be a function of IRRS being available for Kāinga Ora tenants
- MSD's Wellington TLA only goes to Johnsonville, whereas WCC also covers Tawa
- WCC believes there are more people on MSD wait list than ours, due to rental affordability - i.e., applicants unable to afford our rents, even though these are substantially discounted. Therefore, a CHP with tenants eligible for IRRS not only allows the Unit/CHP to build more housing but takes pressure off Kāinga Ora
- The true state of the city's social housing environment is currently unknown and further analysis is required. Whilst we know there is insufficient social housing, what we can't identify is by how much and what will be the scale and type of demands into the future
- Data obtained from the MSD website.

03

Wāhanga Toru Where to from here?

WCC has long history of accommodating those unable to access private market, including low-waged workers, single people, beneficiaries, and the elderly (Appendix 4).

With City Housing's reserves exhausted, WCC must now seek alternative sources of funding to remain solvent (Appendix 5).

In 2019, Kāinga Ora announced agreement to lease, develop and maintain Arlington flats (Te Aro), allowing 300 new public housing units and affordable rents through IRRS.

Council provides Kāinga Ora with a 125-year lease and Kāinga Ora undertakes the development and will own and operate the buildings.

Another pathway to achieving affordable rents and additional housing is joining or establishing a CHP.

For WCC this has three major benefits:

- New tenants can access IRRS (current turnover 8-10% per year), which benefits tenants, reduces financial pressure on City Housing and ratepayers
- A CHP can access funds enabling it to build more houses
- Ability to access contestable funds for the provision of further social services for all tenants.

But there are disadvantages to establishing a CHP, including:

- Under current rules, only new tenants are eligible to access IRRS
- If a CHP is established, WCC will lose control of its tenant selection
- WCC estimate that, while up to 80% of tenants may be eligible for IRRS, 20% will not. It includes those not meeting thresholds for IRRS, such as some with disabilities, seniors, and non-beneficiary households. People with limited assets or savings, for whom WCC has historically catered, are also not included
- This will only add to tenant inequity
- Council's agreement with Kāinga Ora allows their tenants (eligible for IRRS) to live next door to council tenants, while paying a fraction of the rent. Several tenants questioned why this was happening
- It is notable that none of these tenants will be worse off than currently, just that under current Government rules, they will not be better off.



Recommendations

Engage with key social housing funders and providers in the city to identify current and future social housing needs and how they may be met, and resource the analysis, planning and monitoring, as required

Include work from Recommendation 1 in WCC's Housing Strategy and Action Plan

Add City Housing's assets to WCC's Infrastructure Strategy, to provide for long term asset management and funding

Review the WCC's Revenue & Finance policy relating to 'ring-fencing' of social housing resourcing

Community Housing Providers

The Taskforce has considered the leasehold CHP model.

CHPs provide social housing and tenancy management services, as well as maintenance and other asset-related services.

They offer long-term rental housing that is generally aimed at those from the government’s public housing register (managed by the MSD).

All those on MSDs public housing waitlist are eligible for the IRRS.

When a public housing place becomes available, MSD provides a CHP with a list of relevant priority clients from the register.

These will be people who meet the configuration of the available public housing place (bedroom size, location etc).

The CHP decides on a placement from that list.

With more than 26,000 people currently on the public housing register, it’s rare for lower priority clients to be placed, but it does happen occasionally.

Often set up as charitable trusts, CHPs have an independent governance structure and are heavily regulated to ensure good governance and prudent financial and asset management, and good tenancy management practices.

The council transfers the operation of its social housing portfolio (through a lease) to a CHP:

- WCC would no longer be the service provider
- The CHP, rather than WCC, becomes main point of contact for tenants
- The CHP would be governed by a board, rather than elected officials, although the council would be represented on the Board. Ōtautahi Community Housing Trust (Christchurch) has nine trustees, three of which are councillors
- Tenants would be selected from the public housing wait list, which is different to the WCC selection criteria.

In 2016, Christchurch City’s Council (CCC) established Ōtautahi Community Housing Trust - a CHP to operate CCC’s social housing service.

It currently manages 2488 properties - 1800 of which it leases from CCC - comparable to WCC’s housing portfolio (Appendix 6).

After six years, Ōtautahi is now on a sustainable footing, generating sufficient revenue to meet its costs.

Under the terms of the lease agreement with CCC, the trust deducts its costs before paying CCC a base lease payment of what it would have received if they were still managing the portfolio.

Increases in average market rents results in higher IRRS payments over time and the lease payment structure between CCC and the Trust enables both parties to share in these increasing payments.

Once the Trust has deducted its operating costs and made the base lease payment to council, the Trust and the CCC share the remaining revenue.

Trust pays 80% return to CCC, which is ring-fenced for major maintenance.

It keeps 20% to reinvest in building new homes.

While only new tenants are eligible for subsidy, 40% of tenants now receive IRRS.

Since 2016, tenant satisfaction with the CHP has improved from 67% to 80%.

Below are Ōtautahi’s additional lease payments to the CCC:

Annual impact item	FY21	FY20	FY19	FY18	Outcome/ impact
Additional lease payment made	\$3.95m	\$3.35m	\$2.2m	\$1.4m	Financial sustaining portfolio



Support Services

The Taskforce determined a CHP should provide a strong value-based approach and offer affordable, safe housing.

It must have a 'social conscience'.

Under CHP rules, social services must be separate from tenancy management.

Key to any agreement is the need to establish a solid governance structure that separates landlord responsibilities from social service provision.

One model WCC could look at is Porirua Whanau Centre an ambitious and iwi-led projects that provides social services and community housing north of Pōneke.

Six years ago, they established a CHP (the first in the North Island) to manage their small property portfolio, includes 13 houses they own, eight they manage for private landlords and another 12-13 transitional houses.

They are currently building an additional 36 new homes.

The Centre covers a variety of services and programmes ranging from budgeting, parenting, life-skills, youth-skills, and family violence programmes.

Any potential tenants who use the centre and are on the Kāinga Ora waiting list are eligible for housing.

Tenants with high needs, living in high density environments are likely to exhibit anti-social behaviours, especially if there is no safe place for them to congregate.

Often tenants are unaware of the services that are available.

Providing a broad range of social and pastoral care from trained staff is a vitally important, specialised service that often cannot be undertaken by one provider.

There are NGOs providing specialist pastoral care and/or social service support, usually funded by the MSD on a 'fee for service' basis.

These skills are also unlikely to be held by tenancy managers, but tenancy managers can report any tenant to the relevant agencies.

Additionality

The combination of a financially unsustainable social housing portfolio and tenants' inability to afford higher rentals means further investment in new housing stock only exacerbates the portfolio's financial problems.

A new model under which housing provision becomes financially viable would allow investment in new social housing.

A CHP can access funds from a range of sources for further development.

There are 13 CHPs already operating in the Wellington region.

Subsidies already available include the Operating Supplement from HUD and the newly established Affordable Housing Fund, unveiled in May's 2022 budget.

Work already undertaken by WCC has found 27 City Housing sites that could be intensified in order to create additional social housing units.

Potential for intensification

In 2021, WCC did some initial scoping into intensification of existing City Housing sites and found:

- 27 City Housing sites with development potential that could be intensified
- Could create additional 384 units (82% increase), supplying additional 827 beds (115% increase).

Intensification opportunities include:

- Council undertaking intensification for their City Housing portfolio
- Council and Kāinga Ora partnering, ie, Arlington model to intensify, with City Housing retaining current number of council housing units and Kāinga Ora gaining extra 384 units for tenants currently on Kāinga Ora waiting list
- Council, Kāinga Ora and iwi-Māori CHPs could collaborate

Council and Kāinga Ora could partner on capital costs of intensification, iwi-Māori CHP could provide social support and tenancy services in new builds.

Recommendations

When a CHP is established:

- a. Ensure existing tenants, who cannot receive IRRS, are supported and are not disadvantaged from their current position
- b. Ensures the approximately 20% of tenants who do not meet the thresholds for IRRS, such as the disabled, seniors and non-beneficiary households, migrants and refugees, are able to be accommodated
- c. Ensure those with limited assets or savings, for whom the WCC have historically catered, continue to be supported
- d. Ensure the following service delivery aspects be incorporated into the governing documents:
 - a. Continue support for social engagements and offer more community outreach for tenants
 - b. Resource and support a Tenants' Association to represent the views of tenants and advocate for those living in City Housing
 - c. Foster partnerships with NGOs and government agencies to help tenants with education/tenant support (WINZ, benefit rights etc.)
 - d. Supporting tenants to access support services
 - e. Tailoring of services to meet the different income/housing needs and expectations of tenants

Work with the Government, CHP, and other providers (including iwi) to identify opportunities and develop a plan for funding to build new houses

Continue to lobby the Government to extend IRRS and access to funding for wrap around support services, including for existing tenants

Simplify the Affordable Rent Limit Subsidy (ARLS), so that it is easier for tenants to navigate and made more accessible to them

Appendices

Appendix 1

Mayoral Taskforce for Social Housing Terms of Reference

Overview

Wellington's Mayor Andy Foster has established the Taskforce to assist WCC in responding to the challenges of affordability, sustainability, additionality and quality of its housing portfolio and the needs of tenants.

The Taskforce has an external and tenant focus and complements the work underway by WCC officers, who are currently working with government officials on the future provision of the WCC's social housing (City Housing) in the Deed of Grant obligations.

The Taskforce will access independent experts, social housing advocates and City Housing tenants to discuss the current challenges and potential solutions for both tenants and WCC.

Key findings and recommendations, including a series of tenant experiences and social housing provider opinions, will be referred to Council.

Purpose

The Taskforce will:

- Bring together and articulate the perspectives and aspirations of tenants, decision makers and community members on Wellington's social housing
- Collate an agreed understanding of Wellington City's past and present social housing provision and future social housing need in Wellington
- Create recommendations for decision makers on how we should address social housing need in Wellington.

Scope

The scope of the Taskforce is to:

- Collect quantitative and qualitative evidence from social housing tenants, providers, and housing experts
- Consider current and future social housing need in Wellington
- Explore preferred ownership and delivery models
- Consider the recent tenant-facing services review provided by WCC.

Key Objectives for Wellington's Social Housing

Tahi - Affordability

We need council housing to be affordable for all of our tenants.

Social housing tenants should not experience inequality based on who their housing provider is.

Rua - Sustainability

We need WCC's social housing to be financially sustainable to ensure existing social housing stock is maintained and can continue to grow.

City Housing will not survive in its current state without urgent Crown intervention/support.

Toro - Additionality

We need more social housing in Wellington.

Families living in emergency accommodation, transitional housing, and those joining the growing social housing waitlists deserve a safe and secure home with appropriate access to social services that the private market is not providing.

Wha - Quality

We need all council housing to be of a healthy and secure standard with access to social tenancy management services.

The housing upgrade programme and healthy homes standards must be met so that all tenants can live in warm, dry, and safe homes.

The type and level of tenancy management also needs to be fit for purpose and aligned to good practice.

Membership

- Mayor Andy Foster (Chair)
- Councillor Diane Galvert (Deputy Chair)
- Councillor Tamatha Paul (Tenant Liaison)
- Deputy Mayor Sarah Free (Alternate)
- Liz Kelly (Ngāti Toa)
- Te Awa Puketapu (Taranaki Whānui)
- Murray Edridge (Community)
- Stephen King (Community)
- Rosalina Ngakopu (Tenant)
- Debbie Port (Tenant)
- Faiza Akubar (Tenant).

Appendix 2

Affordable Rent Limit

If your rent is more than 35% of income, you may be eligible for affordable rent limit subsidy.

If you do qualify, the subsidy is reviewed twice each year (April and September), and you will need to reapply at those times.

Use the table below and work out if you might be eligible:

Total household income	
Wages/Benefit	\$
Family Assistance/Working for Families	\$
Disability Allowance	N/A
Temporary Additional Support (TAS)	N/A
Total net income	\$

Rent less Accommodation Supplement	
Weekly rent	\$
Minus any Accommodation Supplement(s)	\$
Total net rent	\$

Rent to income ratio

Calculate total B divided by total A

Must be more than 35% to continue %

What to do next:

If you think you may qualify for an Affordable Rent Limit subsidy ask the council service centre staff, or a Tenancy Advisor for an application form.

You will need to show your income on a weekly basis broken down into wages / benefit and student allowances.

Include payslips, bank statements or MSD statements and IRD (Working for Families and Family Support statements).

We will send you a written response to your request within 10 working days.

If you have any questions, phone City Housing on 04 499 4444.

Appendix 3

The Deed of Grant – A Timeline

Date	Action
2007	Crown and Council negotiate the Deed of Grant
2008	Modelling work completed Deed of Grant signed
2018	First half of the upgrade programme was completed – WCC contributed an extra \$13.5 million to finish the upgrades, over and above the \$220 million Crown contribution The work completed under the Deed has been regularly monitored by the monitoring government agency with no known issues
2020	QS Review in May 2020, estimate to complete second phase (originally budgeted for \$180 million) was revised to \$286 million due to: <ul style="list-style-type: none"> • construction cost inflation • additional earthquake strengthening costs • allowance for asbestos removal • insurance increases • GST increases • costs associated with decanting tenancies and re-housing tenants (not allowed for in HUP2) • changes to legislation Granville (107 units) and Batchelor (32 units) were added to the HUP programme, due to asset condition but were not included in the original forecasts
2020-2022	Council conducts further reviews into long term sustainability of city housing along with ongoing discussions with the Ministry of Housing and Urban Development around the terms of the Deed and changing environment 'Healthy Homes' work has been carried out on all vacated units since 1 July 2021 Further upgrade work completed: <ul style="list-style-type: none"> • Ongoing – over 100 bath to shower conversions (to date) • Completed – installation of curtains in all HUP2 properties (where the tenant opted in) • Completed – Wayfinding and signage • Completed – Balustrades and staircase replacement at 181 Daniell Street • Completed – Resurfacing of Granville and Pukehinou carparks and driveways • Completed – Booth Street and Duncan Terrace renewals • Completed – All units brought up to insulation and smoke alarm standards
Now	The second phase of the upgrade programme has been identified as a top 20 CAPEX project for WCC and is currently in the analysis phase: <ul style="list-style-type: none"> • Seismic reassessments of the buildings are underway • Feasibility studies, including potential uplift, are being completed • Refurbishment Concept Design tender closed last week, reviewing submissions Negotiation of the HUP2 work programme is underway with the Ministry of Housing and Urban Development to ensure it reflects modern building standards, resilience accessibility We are on schedule to meet the 1 July 2024 target for Healthy Homes

Appendix 4

History of Social and Public Housing in Pōneke

Pōneke has a long and proud history of social and public housing.

During the 20th century, both the state and council's intervened in Wellington's housing market primarily to fill a gap left by the private sector.

The State built the first Workers Dwellings in 1905 in Petone and Newtown, followed by the first State house in Miramar in 1936.

Meanwhile, the Council opened its first block of flats in 1955 in Rintoul Street, Berhampore expressly for the elderly and pensioners.

WCCs intervention was largely economic, to counter the rise of slums in the inner city and a shortage of worker housing.

Similarly post-war, the state's focused its attention on building central city blocks of flats, which would become an iconic part of the city's identity.

The Dixon Street Flats and Gordon Wilson Apartments (both formerly Housing New Zealand, now Kāinga Ora) were built with 'single people, families composed of adults and families with only one child' in mind, who preferred more freedom for city-dwellers who liked the bustle of inner city living.

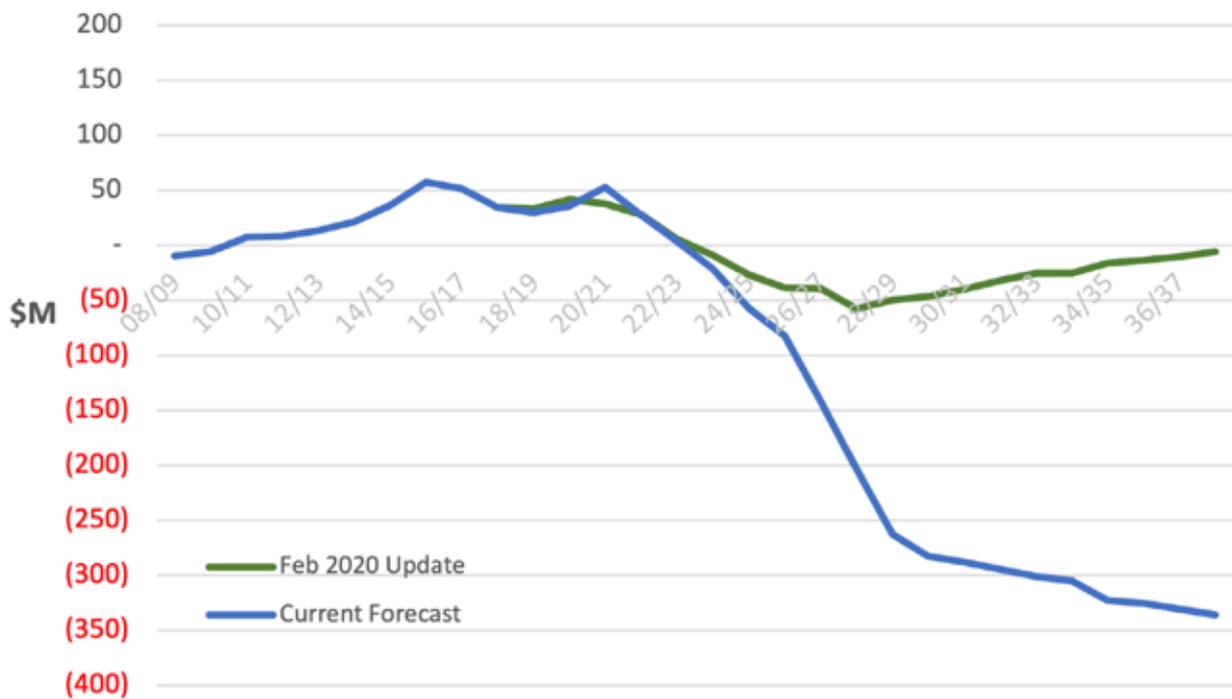
Most of the council's high-density housing went up during the 1960s and 70s, to help address the city's housing shortage and improve living conditions, funded largely by cheap government loans.

Today, the WCC is one of the largest portfolios of council-owned flats in the country, managing the homes of more than 3000 people.

Almost 80% of the city's housing portfolio are apartment-style bedsits and studios within larger complexes.

Appendix 5

City Housing Long-Term Cash Position Pre and Post QS Assessment



This graph is drawn from a WCC Council paper from June 2021 and the LTP amendment adopted by the Council in June 2022 represents the latest financial information.

As part of the CHP's establishment, the financial model will be redeveloped and documented so it is up to date with latest information and can best support the CHP and Council in their future decision making.

Appendix 6

Lessons From the Christchurch CHP

- Rather than being a traditional landlord, focus on service delivery that includes tenant wellbeing as well as tenancy and property services
- Seek feedback from tenants about what they want. In Christchurch with the onset of Covid, tenants asked for help navigating the internet, using a laptop and running a Zoom call. The Trust agreed, cutting back on inspections putting more time into tenant wellbeing
- Maintenance staff, rather than tenancy managers, are responsible for property inspections
- A tenancy advisory group was set up and meets every month or two to deal with gnarly things around parking and tenant behaviour, that are often very difficult in complexes
- An employment service to help tenants find jobs
- An e-bike and an e-car sharing scheme for tenants.

Appendix 7

City Housing May 2022 – Update on Community Activities

NB: 40 Activities are running (numbered) with more still due to restart after Covid

Room/Activity	Approx pax	Lead Coordinators
Berkley Dallard		
Family Fun Day	150-200 people	Community group – Mosaic and kaitiaki from all neighbouring complexes
Tai Chi	6 max	Tenant instructor
Central Park		
Chinese New Year	100	Community Volunteer
Annual Event: Matariki	100-150	Mana whenua volunteer leads with CEN, BER, PUK volunteers, staff, libraries, and community partners
BenchSpace	New group	BenchSpace
Community Cuppa	5 to 20	Tenant-led
Kaibosh	40	Mosaic and other community volunteers
Age Concern Seniors Group	10	Age Concern and a tenant kaitiaki
Little Library	N/A	WCC librarians supporting, kaitiaki and community group to provide access
Community Sports Bank	N/A	City Mission supplying the sports gear for kaitiaki and community group to provide access

Room/Activity	Approx pax	Lead Coordinators
Central Park		
Chinese Choir/ Dance Group	20	Community Volunteer
Tai Chi	TBC	Tenant kaitiaki New group in May 2022
Tigray Women's group	20	Community volunteer (through Changemakers Resettlement Forum)
Japanese Dance	15	Kaitiaki instructor
Emerge Wellbeing groups	12	Community agency – Emerge
DIAA Digital Wellbeing Course	5	Community agency – DIAA volunteers
Duncan Terrance		
Kaibosh	50	Tenant-led with community group support from SVDP
Granville Apartments		
Annual Event: Matariki	40	Kaitiaki-led with community group support Tēpu mō tātou
Annual Event: Christmas Celebration	40	Kaitiaki-led with community group support Tēpu mō tātou
Cuppa with Bruce	15	Tēpu mō tātou
Free Lunch and Fruit and Vege Co-op	20	Tēpu mō tātou
The Fixery	10	Kaitiaki-led with community group support Tēpu mō tātou
CAP Chat	15	Tēpu mō tātou
Kaibosh	40	Kaitiaki-led with community group support Tēpu mō tātou

Room/Activity	Approx pax	Lead Coordinators
Hanson Court		
Salvation Army Bread Distribution	20	Ekta - community group
Ekta Food Distributions	30	Ekta - community group
DIAA Digital Wellbeing Course	5	Community agency DIAA volunteers
Chinese Community Group	10	Tenant-led closed group
Hobart		
Food distribution and social support	15	Salvation Army-Miramar
Cook Islands group	10	Tenant-led closed group
Heath Street		
Library Programme/ Ideas Group	5	WCC Librarian
Kotuku Flats		
Annual Event: Spring Festival	40	Kaitiaki tenant-led
Annual Event: Christmas Celebration	40	Kaitiaki tenant-led
Kaibosh	20	Tenant-led
Muslim Women's Group	10	Kaitiaki-led
Marshall Court		
Age Concern Coffee Group	5	Age Concern
Newtown Park		
Age Concern Coffee Group	5	Age Concern
Creative Writing	5	Kaitiaki

Room/Activity	Approx pax	Lead Coordinators
Newtown Park		
Online Zoom Cuppa Group	5-10	Community Volunteer
Café Session	5	Kaitiaki
Pūrerehua 23	40+	Kaitiaki-led with Ekta supporting with food transport
Women's Only Dance	30	Kaitiaki-led with support from community group Urban Vision
NUHS Health Clinic	6	Newtown Union Health
Pukehinau Flats		
Christmas Meals	50	Kaitiaki
Seniors Games nights		Kaitiaki
Queens Court		
Christmas/New Year's BBQ	20	Kaitiaki
Rintoul		
Annual Event: Matariki and Christmas celebrations	50	Urban Vision with Kaitiaki support
Kaibosh	25	Kaitiaki-led with community group support – Tēpu mō tātou
Choir	20	Kaitiaki-led
Salvation Army Bread Distribution	20	Kaitiaki-led
CAP Chat	15	Tēpu mō tātou
Fruit and Vege Co-op	15	Tēpu mō tātou
Youth Outings	15	Tēpu mō tātou and Urban Vision
Youth Group	15	Tēpu mō tātou and Urban Vision
Karen Youth Guitar Group	10	Changemakers Resettlement Forum
Tuesday Games Group	10	Urban Vision
English Conversation Group	10	Urban Vision
Playgroup	12	Urban Vision

Appendix 8

What Services Tenants Think City Housing Should Provide as a Good Landlord and to Help Them Live Their Lives?

This section contains the views of tenants on what they expect from City Housing, many of these are completed or underway:

- Keep Kaitiaki Network and increase their learnings eg, First Aide Certs, Garden Coordinators, Community Room Hosts, refreshers on de-escalation training. *City Housing already does this*
- Another option without establishing CAP then Tenant leaders set up a Tenant Advocacy Group to represent tenant issues and organise meetings with CH Management and be funded either by CH or Internal WCC Grants team ie, Wellington Housing Association of Tenants (W.H.A.T). *This is already underway*
- Funding for tenant groups to run community type of activities as a combined community or individualised by tenant communities ie, Combined community groups - Matariki Celebrations, Neighbours Days etc. Individualised community groups: Sewing Groups/ Playgroups/Mothers Support group etc. *City Housing does this via the CIA Fund/Panel*
- More Community outreach especially in Northern (Stretching from Abel Smith Street, Johnsonville, Newlands towards Tawa). Same applies to the Eastern Suburbs from (Duncan Terrace through to Miramar and Strathmore way). *City Housing does this*
- Keep the engagements open and more frequent as our tenant communities have no idea what is going on in WCC or City Housing. That can be done through tenant forums or a community hui. *City Housing does this through regular newsletters and other comms.*

Areas where further work could be done:

- Continuance of Translated Material for the 10 identified languages being spoken in our Tenant Communities
- Re-establishing CAP or re-invent the wheel and change it slightly
- Main reason to support the tenant communities on social issues and protect the Kaitiaki Network and their learnings
- Include the following in the Renewals Maintenance Programme (which City Housing currently runs) for all upgraded units:
 - Window washes every 2-3 years, no longer than 5 years
 - Continuance of external cleaning of our buildings and gardens up-keep
 - Maybe add more fruit trees in certain sites that have space.

Absolutely Positively
Wellington City Council

Me Heke Ki Pōneke