

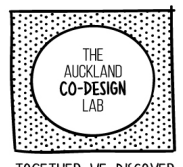


EXPLORING SECURITY OF TENURE THROUGH CO-DESIGN



**MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT**
HĪKINA WHAKATUTUKI

**Auckland
Council**
Te Kaunihera o Tāmaki Makaurau



Acknowledgements

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Without them, this project would not have been possible. We acknowledge and thank the core team who worked intently and tirelessly at each stage of the project.

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About this work

What is this report about?

Renting was previously a stepping stone between living with your parents and home-ownership. For some, renting is a strategic choice; giving them flexibility and the freedom to move. This report is not about those people.

This report is about the people who have limited choices: families no longer able to afford to purchase a home. Low-income families juggling their need to give their families stability with the search to find a warm, dry home – one they can afford, close to their children's school, and their jobs.

Or the older people who were never able to purchase a home and now face renting on a pension. Or the migrant families for whom renting is a foreign and impenetrable market. It is about people seeking rental stability and security and a place to call home.

This report is also about landlords. Everyone from the landlord renting out the inherited old family home to the savvy investor with a vast portfolio; including property management companies and those going about it on their own. What makes them tick? What drives their choices?

Who is this report for?

This is for policy-makers in central and local government and other stakeholders who operate in the rental space. The purpose of the document is to identify the learnings about tenancy issues that have been generated by undertaking a design-led approach.

We recognised that there are already a range of initiatives underway to address Auckland's housing challenges and this work is intended to complement them.

The report also provides an overview of the process and experiences of the project team using design-led tools. The process provides the structure for the report and it is intended to highlight how our insights and ideas were generated.

What is this report for?

This report is not a plan for how to resolve tenancy tenure tensions. It is a summary of the learnings and findings of the project. The research happened in a short period of time, with minimal resources. So we feel like we are only just scratching the surface in terms of the lived experiences of tenants and landlords. But the experiences we have heard have helped us reframe the challenges around tenancy tenure, and we would like to share those thoughts with you.

Definitions

'Security of Tenure'

The sense that a tenant has choice and control over their housing options; that they can stay in their home for as long as they decide to, and they are meeting their obligations.

'Residential Tenancies Act (The Act)'

The Residential Tenancies Act defines the rights and obligations of landlords and tenants of residential properties, establishes a Tribunal to determine disputes arising between landlords and tenants, and establishes a fund in which bonds paid by tenants are held.

'Termination' vs 'Eviction'

A termination occurs when either or both parties to a tenancy agree to end a tenancy agreement. For the termination to be lawful, certain conditions, prescribed in the Act, must be met. The Tenancy Tribunal may also terminate a tenancy following a dispute.

If, following a Tenancy Tribunal order, a landlord has a possession order for a premise, and the tenant has not vacated by the agreed date, the landlord may apply to the District Court to get an eviction warrant. The District Court then enforces the eviction, not the Tenancy Tribunal.

'Landlord' vs 'Property Manager'

Under the Residential Tenancies Act, a landlord is any person who can grant a tenancy for a residential premise, including representatives and agents of the landlord. They may or may not be the owner of that premise.

A property manager is the representative of a property management company or real estate agency who, on behalf of the owner of a premise, is responsible for the letting process and tenancy management of that premise. They are recognised as a landlord under the Act.

'Churn'

The movement of renting households from one property to another – either another rental property or other housing options. This may be positive – where the household has chosen to move, or negative – where the household has its tenancy terminated or, due to other negative circumstances they feel 'forced' to move (for example, because the property is in poor condition).

Executive Summary

What is this report about?

This report is not a plan for how to resolve tenancy issues. It is a summary of the learnings and findings of a research project which was carried out in a short period of time - we have just been scratching the surface in terms of the lived experiences of tenants and landlords. But the stories we have heard and the talks we have had have all helped us reframe the challenges around tenancy, and we would like to share those here.

The report also provides an overview of the process and experiences of the project team using design-led tools. The process provides the structure for the report and will highlight how our insights and ideas were generated.

Why take a design-led approach?

Ministry of Business, Innovation and Employment set up this project earlier this year together with Auckland Council to learn more about potential ways to improve the rental experience for tenants and landlords, and how to avoid negative churn. The focus has been on South Auckland, but we expected the insights and learning that emerged to have a wider impact as well.

The co-design process we were using in collaboration with the Auckland Co-Lab (the Lab) is all about putting the end users in the centre of attention – what are their drivers, and what are their needs?

We explored these drivers and needs through over 30 interviews with tenants, landlords, property investors, tenancy managers, NGOs and government agencies. We also hosted four workshops and a number of guided walk-throughs of our ideas and findings with stakeholders and agencies, where we have processed the results and

The Lab has been set up to provide a neutral space where government agencies and other stakeholders can explore innovative approaches to tackling some of our most complex social issues. The Lab is funded through Treasury and is co-located with the Southern Initiative team in Manukau by support from Auckland Council.

We wanted to use the opportunity of co-design to adopt a multi-agency approach, so that existing knowledge could be shared and new concepts explored across agencies.

The core team members were from MBIE and Auckland Council, but a wider group of agencies have been involved in the work.

Understanding security of tenure

Tenure security is one of the main benefits of home ownership which many tenants in New Zealand frequently miss out on. Tenure security benefits tenants, particularly young children, by providing a stable living environment.

Frequent moves can make it difficult for households to maintain schooling, contact with health professionals, and to participate in their communities. Poor social outcomes equate to an increase in economic costs for government.

There is an inherent tension between the needs of landlords, property managers and tenants. We need to understand the lived experience of each group so that tensions can be resolved in a way that creates win-win scenarios.

We learned about the reasoning behind people's choices, the context in which their decisions are made, and how they felt about the results. This is the story about our insights and experiences.

Background - why focus on renting and South Auckland?

Renting in New Zealand

In addition to the broader housing themes and trends summarised previously, there is a growing consensus about the issues facing New Zealand's private rental market. Many of these issues are large in South Auckland.

New Zealand Productivity Commission 2012:

"Insecure tenure has a detrimental impact on tenants, particularly older people and families with children"

Habitat for Humanity:

"...security of tenure is an extremely serious issue for low income renters. This is especially valid for Auckland where competition for available rental units is intense"

NZIER 2014:

"New Zealand has some of the most restrictive rental jurisdictions from the viewpoint of the renter. Lease terms are short, tenants can be asked to move with short notice, leases can be terminated on almost any condition..."

Auckland Regional Public Health Service:

"High tenancy turnover... often fails lower-income families requiring secure housing, particularly during school years. Multiple changes of address...adversely affect children's educational attainment and access to healthcare."

Child Poverty Action Group 2014:

"40-41% of children are now living in rented accommodation...this is problematic."

The Salvation Army 2013:

"Without secure and affordable accommodation the quality of... lives is likely to be seriously compromised"

"For 20% of the population the career into homeownership is not an experience"

OECD 2015:

"As most tenancies use the government's standard Residential Tenancy Agreement, the government is in a strong position to increase the standard required notice periods. "

Centre for Housing Research Aotearoa NZ 2010:

A key issue will be "the provision of alternative forms of tenure and housing assistance such as shared equity and the provision of affordable rental housing for essential workers"

Housing Trends

The Rental Market in New Zealand

New Zealand's private rental market has been changing from its traditional role as a transitional stage for households moving into home ownership to a long-term state for a significant number of households. Increases in income have not kept pace with rises in rent, which affects low-income households in particular.

Key trends – Census 2013

Home ownership declining

The data on home ownership by households shows that 64.8 percent of households owned their home or held it in a family trust in 2013, down from 66.9 percent in 2006.

Renting increasing

In 2013, 35.2 percent of households did not own their home, up from 33.1 percent in 2006. In 2013, 453,135 households rented their home (ie paid rent), up from 388,275 in 2006.

Most rentals are in the private sector

Most households who rented were renting from the private sector (83.7 percent or 355,554 households). This was an increase from 81.8 percent in 2006 and 78.4 percent in 2001.

The starting point for our research

We know from previous research that negative rental churn is a problem with financial and social implications for individuals as well as communities.

We also know that very few people are not signing up for long-term leases - on average, people in Auckland rent their homes for 15 months. There is nothing in the Residential Tenancies Act that prevents anyone from signing a fixed-term lease for longer so what is driving the desire for short term leases?

We wanted to understand the drivers, motivators and experiences for landlords, property managers and tenants to try to better understand the broader issues around tenure security.

"While home ownership should be available to everyone who wants to pursue it, for those who don't, renting should be a good option. But as the moment, it isn't. A lot of rental housing is in very poor condition, and tenants have few rights and little security".

Generation Rent: Rethinking
New Zealand's Housing Priorities, S&S Eaqub

Implications of rental churn

Social implications

Tenure security is one of the main benefits of home ownership which many tenants in New Zealand frequently miss out on.

Tenure security benefits tenants, particularly young children, by providing a stable living environment. Frequent moves can make it difficult for households to maintain schooling, contact with health professionals and participate in their communities.

Participation in a tenant's community is important for building social cohesion and encouraging civic duties, including everything from enrolling in the right electorate to vote, to playing a more active role in community development.

Poor social outcomes equate to an increase in economic costs for government. For example, infrequent contact with health professionals mean health issues remain undetected and untreated, leading to increased hospitalisation and the need for more extensive care.

Economic implication

The cost of negative churn in the rental market (involuntary exits) is largely carried by the tenant.

In the intermediate rental market, the lack of a secure alternative to home ownership potentially increases demand from first-home buyers, affecting prices.

They also add to competition in the rental market, and by being able to pay more rent, potentially increase rental costs which exacerbate the issues faced by low-income renters.

Landlords also face additional costs caused by insecure tenancies – high turnover can mean landlords spend more on the costs of re-letting. Similarly, having a property sit vacant while a suitable tenant is found means potential revenue is lost.

Why South Auckland?

For a range of social and economic reasons South Auckland is a priority area for both central government and Auckland Council.

In relation to the housing market many of the national trends are exacerbated in South Auckland. In addition to a diverse and growing population factors such as family size, poor health outcomes and low incomes are added complexities when seeking long term rental security.

Key trends and facts

- Home ownership rates in South Auckland have declined from 54.7% in 2006 to 50.2% (2013 census)
- Half of all renting households in South Auckland spend more than 30% of their income on rent. In some extreme cases it's as much as 70%.
- Unaffordable housing contributes to overcrowding and to people living in substandard housing, which in turn contributes to adverse health outcomes e.g. rheumatic fever.
- Counties Manukau District Health Board (the DHB covering South Auckland) has the highest percentage of overcrowded households in the country – 21.8%.
- The area has nearly twice the proportion of multi-family households than the rest of Auckland.
- Transience among school-age children has been identified as a significant education issue in South Auckland, with a strong negative impact on learning and access to specialist assistance.

SOUTH AUCKLAND RENTAL SQUEEZE

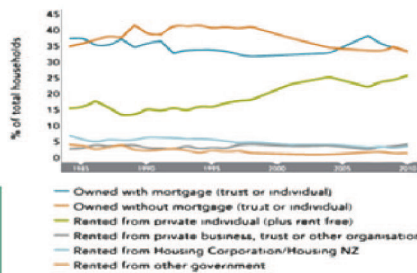


AND MORE TURN TO THE RENTAL MARKET...

Tenure choice in New Zealand

number of Auckland renters has eased by 18.5%

Home ownership rates in South Auckland are low at 50%

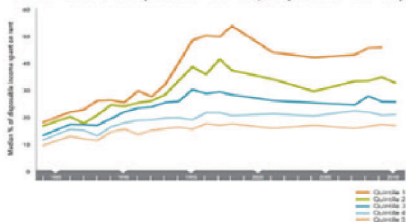


Rental housing consumption is concentrated among Asian, Maori, Pacific, lower income, and younger households.

BETWEEN RENTS AND INCOME CONTINUE TO GROW...

Median rent-to-household disposable income by disposable income quintile

able in the lowest income quartiles and much higher portion of their me on rent



IE RENTERS LIVE IN HOUSING THEY CAN'T AFFORD

Income-to-rent ratios are higher in South Auckland (27.9%) than Auckland wide (25.35%) and nation-wide (21.20%)

ONE IN TWO HOUSEHOLDS ARE PAYING MORE THAN 30% OF INCOME ON RENT



RENTAL CHURN

35% of Aucklanders who rent have lived in the dwelling for less than one year.

CHRANZ research 2011 survey of tenants show that 18% of renters (20-40 yr olds) among recent movers had to shift because their dwelling was no longer available, rather than by choice.

33% end within 6 months

13% end within 3 months



50% end within 10 months

QUALITY OF HOUSING

Private rental housing represents the poorest quality of Housing in New Zealand creating cost burdens on both tenants and the state (through health and productivity costs)

20% of South Auckland households are crowded™ compared to 6% Auckland-wide and 4% Nationwide

45% of Pacific people in South Auckland live in an overcrowded house

Housing is a key determinant of health. Crowding is associated with a range of infectious diseases (including acute rheumatic fever), respiratory infections and stress.

High cost of housing leaves less money for other items essential to good health including primary health services, education and transport

Unaffordable housing contributes to crowding and people living in substandard housing.

CURRENT GOVERNMENT SPEND

Government spends **\$1.14 BILLION PER YEAR** on accommodation assistance through the Accommodation Supplement, Special Transfer Allowance and way from Home Allowance

Rheumatic fever costs the state **\$12 MILLION PER YEAR** (Hospitalisation costs only)

IF IT STAYS THE SAME...OR IF WE DON'T DO ANYTHING AUCKLAND WILL NEED...



ANOTHER 56,000 RENTAL PROPERTIES OVER NEXT 10 YEARS



RENT WILL CONTINUE TO INCREASE

Using a design-led approach

Why a design-led approach?

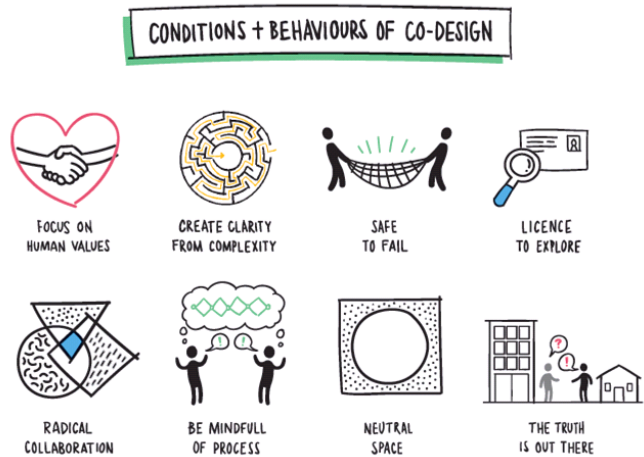
A number of public agencies, including MBIE and Auckland Council, are doing work in the tenancy space. The tendency is for some of this work to happen in isolation, and for the work to be done at a distance from the users.

A design-led approach was chosen for this project to adopt a multi-agency approach so that existing knowledge can be shared and potentially new concepts can be explored across agencies.

The core team is made up of MBIE and Auckland Council, but a wider group of agencies have also been involved. Further, there is tension between the needs of landlords, property managers and tenants. We need to understand the lived experience of each group so that tensions can be resolved in a way that creates win-win scenarios.

To support a design-led approach the project team joined up with the Auckland Co-Design Lab (the Lab). The Lab exists to provide a neutral space where government agencies and other stakeholders can explore innovative approaches to tackling some of our most complex social issues. The Lab is funded through Treasury and is co-located with the Southern Initiative team in Manukau, thanks to support from Auckland Council.

All of this is in service of better understanding the causes and contributing factors of negative rental churn, and to learn more about the issues around security of tenure in particular. We also wanted to identify and share existing good practice, and to build collective ownership of the challenges.

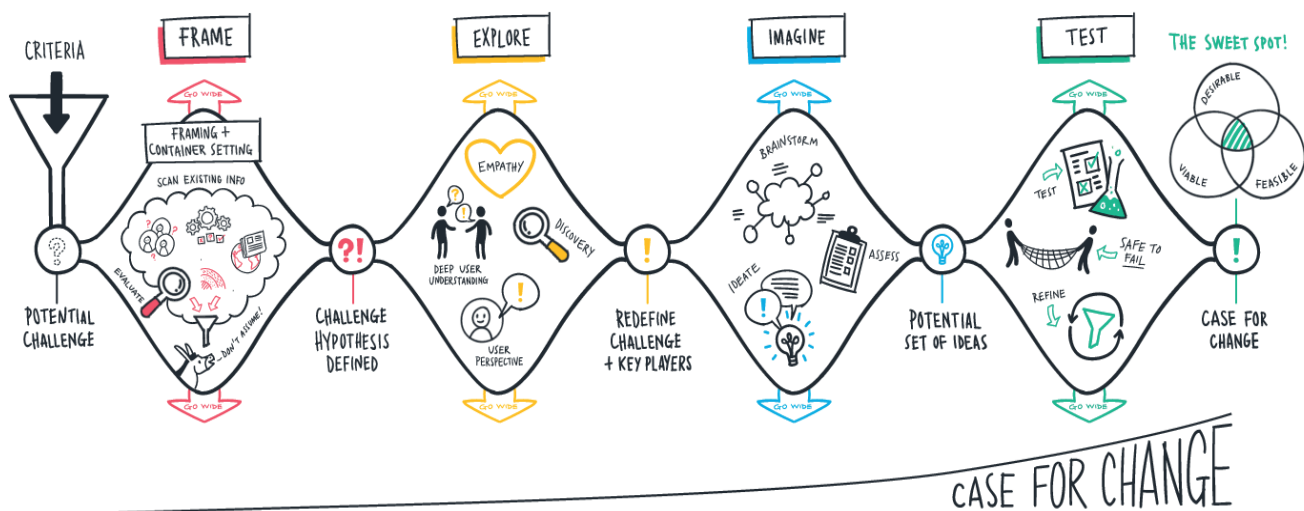


This image shows Co-Design Lab's behaviors and conditions for a design-led approach.

Using these behaviors meant the work was undertaken in a neutral space, where it was safe to try out some new techniques. Each team member had to find a balance between bringing their existing knowledge to the project, while at the same time remaining open minded about the real issues.

This process also means resisting the urge to jump into "solutions mode" until we had adequately explored the experiences and insights.

Following a design-led process



Focus of this work

This project has been focused on the first and second diamonds. The aim is to go wide by hearing stories of people's lived experience in order to understand what problem we are trying to solve. This is about supplementing the existing quantitative data with qualitative data. This phase is all about getting a sound understanding of the issue before considering solutions.

The Lab's process is to then undertake further phases if there is an appetite and challenging problem to solve.

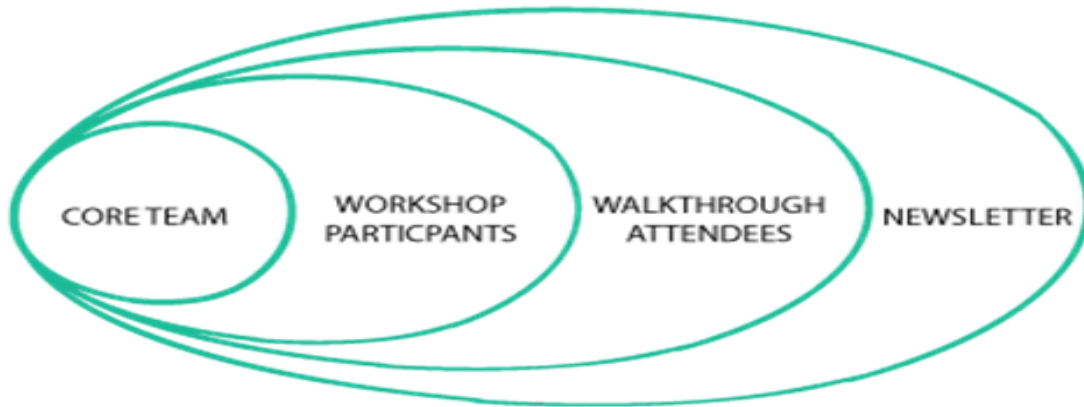
Timeline

- 15 March: Workshop 1 – Initial framing session
- 22 April: Workshop 2 – Insights & Synthesis
- 30 April: Stakeholder walkthroughs
- 13-14 May: Workshop 3 – Concepts and framing

The next phase of work is still to be determined but we hope that the insights and concepts we explore throughout the rest of the report are a useful catalyst.

We also hope that we have highlighted the value of putting people at the centre of policy thinking and development.

The project team and wider stakeholders



The team for the project existed at four different levels.

The core team's role was to undertake the research, drive the project, and identify opportunities.

For most of the core team this was their first experience of taking a design-led approach to a piece of work. It is an exciting and creative approach but it can also feel like a challenging way of working: lots of ambiguity and lots and lots of questions!

Throughout this document there are quotes from the participants reflecting their experiences of the work. Each section also notes some of the key reflections of the project team.

The second level were other people who participated in workshops. This included people from MBIE, Housing New Zealand, Ministry of Social Development and Auckland Council.

The third level were people who contributed to interactive walkthrough sessions. Over 40 stakeholders including agencies, NGOs, tenants, landlords and property managers were shown through the working draft of our findings.

The fourth level was a wider group of 70+ stakeholders who received a newsletter and email updates.

Defining the issue

Workshop I

What we did

The first workshop brought the core team together to frame the project, and agree objectives and a shared intent statement.

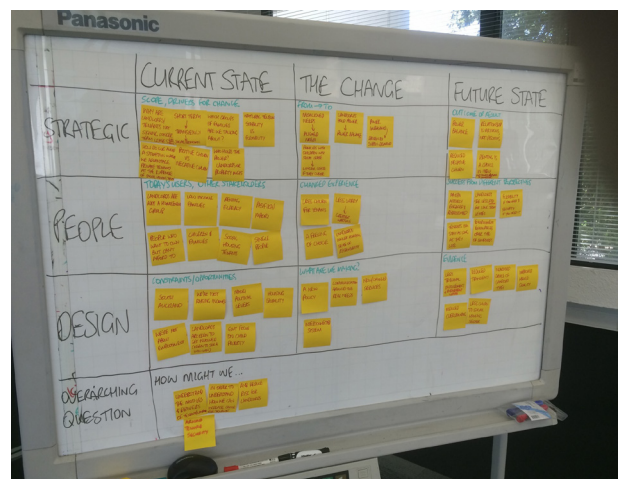
It was also an opportunity to introduce people to the design tools and methods that would be used during the work.

This included running through an exercise that emphasised the principles of design-led thinking and preparing for the empathy interviews with tenants, landlords and property managers. In addition to the core team members there were also staff from Housing New Zealand, Ministry of Social Development and the Auckland Policy Office involved.



What we learned

- Agreeing on a shared approach to the work can help support a collaborative approach between different teams and agencies
- Everyone needs to be clear up front about the time and resources they can commit to the work.
- A lack of prior experience is not a barrier to taking a design-led approach, but a coach or facilitator is important to keep things on track.



Shared intent statement

An output of the first workshop was an Intent Statement. As a team we explored what the current state is, what the future that we want to achieve is, and the change that is required to achieve that.

Current state

There is a natural tension between stability and flexibility for both tenants and landlords. Both users are highly diverse and affected by broad factors such as housing quality, income, and employment opportunities. Is tenure insecurity a cause or a symptom?

The change

From misaligned needs and tensions between landlords and tenants; to a mutually beneficial relationship that meets the needs of both parties. Neither party feels stuck or like they are lacking in choice. What is needed to achieve this change? Policy change? New services? More education?

Future state

Renting is considered a valid housing choice. There is still movement in the rental market, but it is virtuous; not vicious: "I'm moving because I want to, not because I have to." Landlords have a positive relationship with their tenants and enjoy the benefits of secure income and a well-cared for property.

Overall intent statement

"Reshaping tenancy tenure security to provide a win-win for both landlords and tenants (plus other stakeholders)". The critical question here was:

"How might we understand the motives and attitudes of tenants/landlords around tenure security, in order to understand how we can increase choices and reduce risk at the same time?"

"Creating an intent statement was really useful to set the bar and direction of the project".

Core team member

Empathy interviews

What we did

We conducted interviews with 14 tenants, 7 landlords, 5 central government agencies, and 5 NGOs.

The interview process was not intended to include a representative sample of tenants and landlords in South Auckland.

The purpose was to interview people early in the project and quickly ask a small number of people deep, open questions. For many participants, these interviews were cathartic. For the core team, we came away with rich, complex insights.

Interviews were conducted in pairs of people from the core team with one interviewee. The interviews were approximately 45-60 minutes long, giving ample time to build rapport, hear stories, and dig into key aspects of their experiences and motivators in depth. We had an interview guide to guide the conversation, but the conversations were very fluid and went to the topics that were important to the interviewees.

What we learned

The style of the interview was highly qualitative and experience-based (e.g. an 'empathy' interview where the interviewer seeks to understand the person's situation).

We sought to find out as much as possible about a person's experience as a user of space, service, object or environment.

We learned about how to understand the reasoning behind people's choices, the context in which their decisions are made, and how they felt about the results. This wasn't just about everything that was 'wrong' with the rental market – we wanted to know what was working, and we found some good-news stories, too.

"I found people were keen to engage and share their experiences - you don't get that from a survey".

Core team member

Synthesis and insights

Workshop II

What we did

Having completed the empathy interviews the focus of the core team was on sharing the rich and diverse stories they had heard from the tenants, landlords and property managers.

This process generated a huge range of new perspectives on some of the issues identified through the desktop research.

The variety of stories we heard were distilled into a series of key insights that helped provide clarity and focus for developing ideas and concepts during the next phase of the work.



What we learned

- Listening to the stories created a twofold learning experience, as they helped build a shared experience for the core team, as well as giving rise to individual ideas and associations
- The stories and representations were important for building an understanding of the lived experience of tenants and landlords, which brought out nuances that were not visible in the research literature



"The generating insights exercise was definitely the most valuable to me".
Core team member



Emerging themes from the interviews

It was helpful for the team to cluster interesting and surprising aspects of the interviews into common themes. These themes covered a broad range of areas including:

- Rental costs
- Housing quality
- Navigating the application process
- Emotional challenges
- Market forces
- Employment insecurity and rental stability
- Landlord relationship



What also emerged from the research was the different strategies and work around that tenants and landlords used to overcome the barriers they both faced – many tenants spoke of dressing up for open homes, and not taking their kids.

"The sharing seemed to work as a catharsis for some core team members (just as they may have been affirmative for some tenant interviewees)"

Core team member

Generating insights

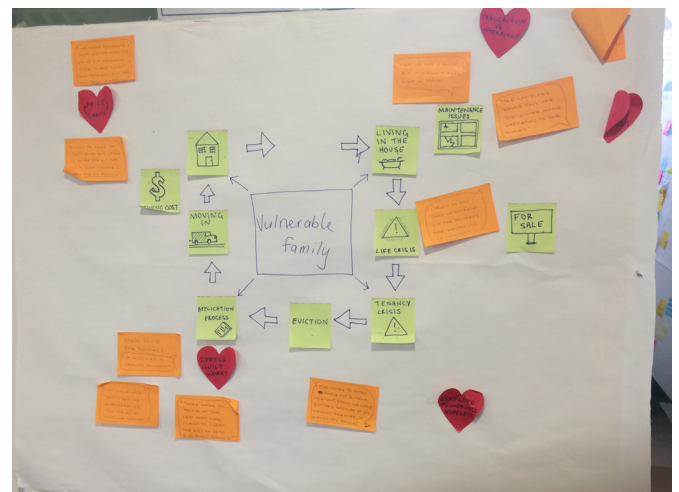
We used a process of synthesis to take the individual stories from tenants, landlords and property managers, and to distil these into some themes and insights.

An insight is a key finding or key learning about a user's experience. Each of the insights is presented in turn in the next section.

Experience map for tenants

This map is a composite view of the experiences of many tenants we spoke to. There are key moments that significantly impact the overall experience.

The major theme here is a lack of choices available to some tenants. Many people we spoke to are accepting a rental property that has significant deficiencies, but feel like they have little or no choice in the matter.



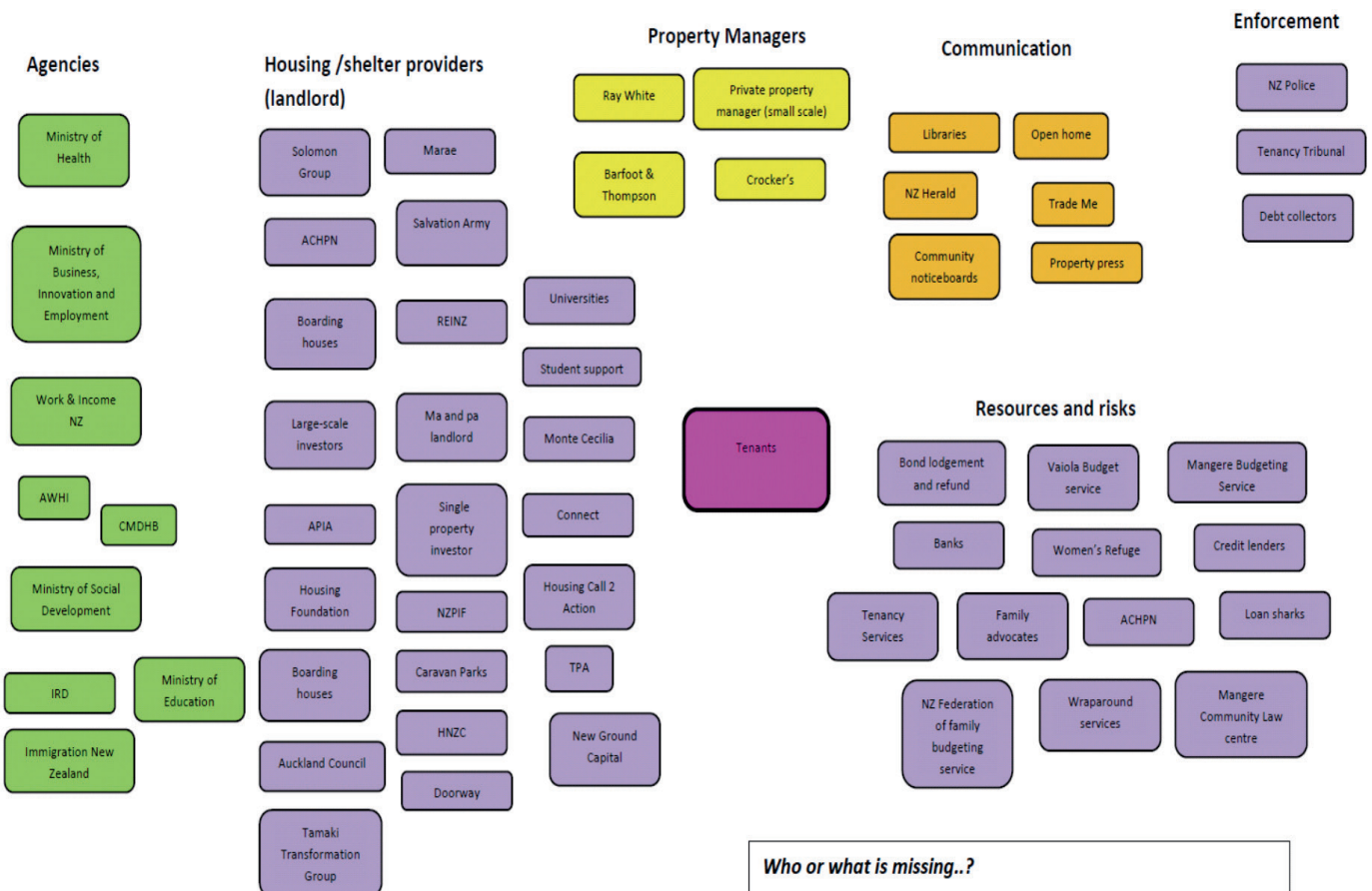
Tenancy eco-system

It became clear during the research phase that there are a lot of different players in the broader housing 'ecosystem', and navigating the system can be difficult for both landlords and tenants. Mapping all of these players was helpful for developing a clearer view of the ecosystem.

This helped us in appreciating the challenges for tenants, and landlords with only one or two rental properties. The time it takes to understand the system may not be worth the effort.

The more tenants and landlords know of the ecosystem, and what support is available to them, the better off they will be.

We need to keep this whole ecosystem in mind when we think of developing policy solutions.



Stakeholder walkthroughs

What we did

The team shared the work with key stakeholders and partners for feedback after workshop 2. This was important given the broad interest in the issues.

Over 40 stakeholders including agencies, NGOs, landlords, property managers and tenants were invited to hear the story so far, provide feedback and contribute to the work through a series of walkthrough sessions.

The purpose was to share progress and sense-check emerging themes and insights, elicit feedback and input that could be included in the work.

People valued the chance to contribute at the early stages and enjoyed the informal and interactive approach.



What we learned

- Walkthroughs are a good way to share the work with busy stakeholders
- People valued being invited to join the process early and the informal approach
- Using materials from the workshops is a great way to tell the story. It is quick, cheap and demonstrates openness.

"Good initiative to keep the groups separated, creating a "safe space" to talk about things that were specific to the different groups, it provided for open, uncensored discussions".

Core team member

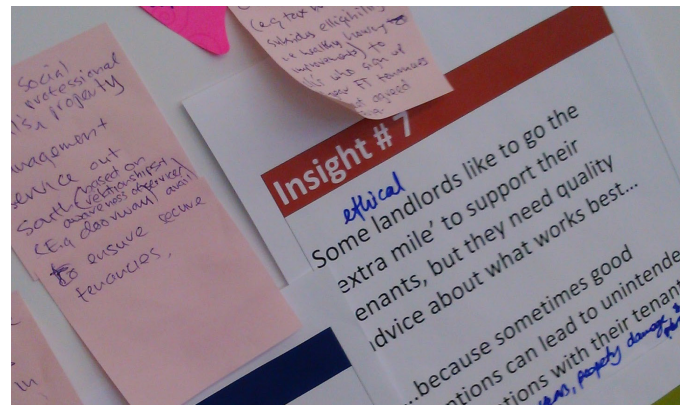
Turning insights into concepts

Workshop III

Insights to ideas

One of the key challenges for the team was to use the rich stories we had heard and turned them into potential ideas.

The aim was not to find a single 'silver bullet' idea that could solve all of the issues, but to think broadly about particular pain points, processes and user experiences.



Developing concepts

The team used a concept template to help develop their ideas. The template helped people to articulate and sketch their idea in more detail outlining who it was aimed at and how it might work.

The following pages highlight some of the key concepts developed by the team. There is no commitment to develop these concepts further at this stage, but they are intended to inform discussion and debate.



"A small group of people can come up with a large amount of solutions in a short period of time...!"

Core team member

What we did

Spread over two full days, the core team focused on translating insights into ideas.

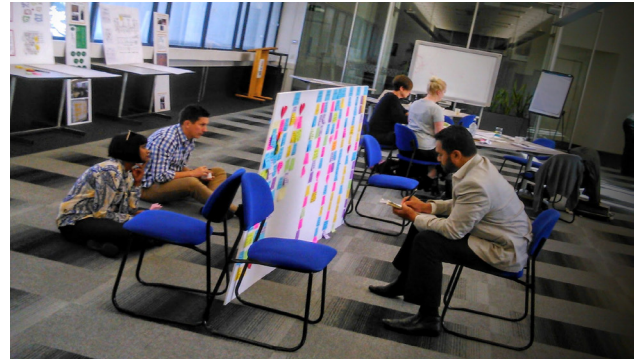
The team brainstormed over 130 potential ideas across the 12 key insights. The goal was to think laterally and be creative.

The afternoon was spent refining, filtering and turning the best ideas into more defined concepts. By the end of the workshop, 22 concepts had been developed (of which 11 are presented as examples here).



What we learned

- There are no bad ideas - anyone can come up with great ideas
- Thinking about issues from the user's perspective creates a whole new angle.
- Generating lots of ideas quickly can push the process forward really quickly.



"Very productive day and really great exercises in the afternoon (personas, matrix, journey map etc) that helped illustrate our learnings so far (make them tangible)"

Core team member

Sample stories from the rental market

"These added far more nuance and complexity to the story than we'd ever heard before- I've been referring to them constantly since".

Core team member

Stories from our research

The unintended landlord

“I try to take people at their word and trust them, but I do feel taken advantage of sometimes. I don’t do reference checks – I prefer to meet face to face and trust my instincts. It works sometimes...”

Sandra became a landlord almost by accident – when her mother moved into a rest home she decided to rent out her old family home. Living close-by, she didn’t see the need for a property manager and wanted to save money. The house is tidy but old and likely to need ongoing maintenance.

Sandra prefers to let her house to people she knows through word of mouth – she feels more comfortable with this than letting ‘strangers’ in. She tries to form good relationships with her tenants.

This has not always gone well...Her first tenant started to miss rent payments and after 6 months Sandra asked her to leave. The unpaid rent was never re-paid. Her next tenant was untidy and took little care of the property so she asked him to leave. The most recent tenant left serious damage before disappearing.

Sandra doesn’t know how she’s going to repair her house – she needs the rent to cover her own expenses, plus maintenance and repairs.



Stories from our research

Experiences of a migrant family

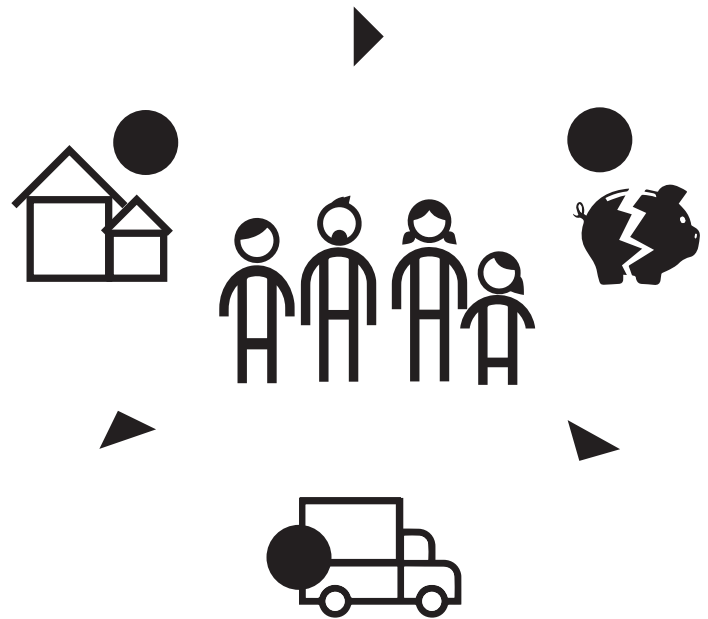
"Trust your tenants. Give people a second chance. If the property agency had believed in me, I wouldn't be in this emergency accommodation. Tenants are your family - it's your roof over our head".

Lanuola and Kevesi arrived from Samoa six years ago and have two children. Tenure security is a luxury the family has rarely experienced. They have moved house four times and currently live in emergency accommodation.

Arriving in New Zealand they lived with family in an overcrowded house. Moving out they were shocked to find that most of their income would need to go to paying rent. They were not sure how to access housing benefits that may have provided financial security.

Then Kevesi got a job in another part of Auckland. Higher rents and a lack of references made finding somewhere new tricky. They were happy to find a landlord who "took them in" but after two years the house was sold and they had to move.

Their next rental was through an agency. Trying to manage rent and bills was challenging, after falling behind in rent, the property manager took them to the Tenancy Tribunal and they were evicted. With a little flexibility and more time they felt they could have paid their rent and bills and stayed in their home.



Stories from our research

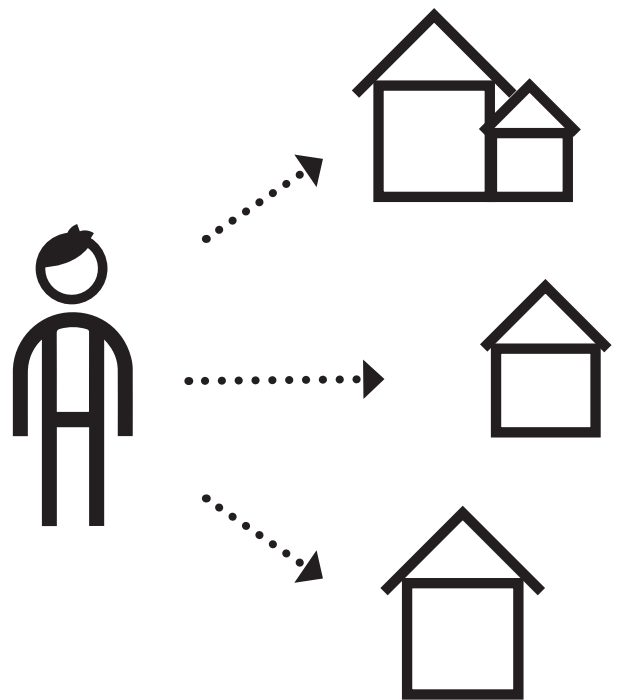
The investor landlord

"Houses are tangible assets - I feel in control of them and you have various options of how you want to act. It's a different form of investing than shares- with a property, you have control".

Neil is 55 and works full-time as a project manager. He has three rental properties that he manages himself. He sees himself as a long term investor (for rental yield in the short term and capital gains in the long term).

Neil's climb up the property ladder started 20 years ago. His bank suggested that he could buy a new house and rent out his current home. This worked well and Neil repeated this pattern as rental properties provide a passive income and good security for his retirement.

As a landlord, Neil finds that stability is quite important. He is aware people's circumstances can change quickly so prefers to negotiate length of tenure on a case-by-case basis. His 15+ year experience in being a landlord has mainly been a positive one, and he often tries to resolve any issues with the tenant personally.



Stories from our research

Large low-income fami-

“Owners don’t seem to care what they let out. Some houses to rent are so run-down. They need to make it liveable!”

Ina and Sam have six children ranging from pre-school to high school. Education and a decent, affordable home for their children are very important to them.

Up until recently they have lived in private rentals but struggled to cover bills on two low-paying jobs. When Sam’s over-time earnings dropped they had to look for a new home.

Finding a new home was daunting and choice was limited. Some property management companies required long questionnaires and checklists, some even asked for car registration and WOF details. The long queues to view houses felt like a beauty pageant.

They ended up renting a ‘decent’ house but stretched their budget to get it. Eventually they fell behind with the rent and were evicted - their previous landlord had been more lenient about them paying back arrears, unlike the current property manager.

With their poor credit history and low income, their housing options were highly limited. They ended up moving into a boarding house, placing the girls with relatives in another part of town so that they could remain at the same school.



“They take it straight to tenancy...they seem to have a lack of understanding of the tenant. People should get a second chance”

Stories from our research

A solo parent seeking stability

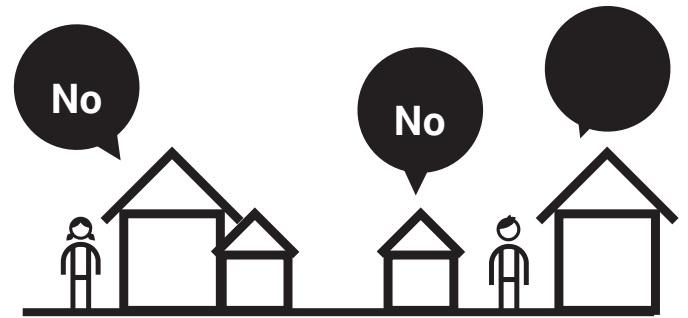
“Stability is everything, it is actually a need”.

Kelly is a solo mum with a seven year old son. She has moved 15 times in the past three years. Her violent partner kicked holes in the walls of the last house they rented and she ended up in the Tenancy Tribunal being ordered to pay damages of over \$3000. She has been unable to rent a house since then.

Consequently she has constantly moved between different friends and family members on a temporary basis. Most recently she has been living in a caravan park where over 300 people live since she has nowhere else to go. She is currently trying to find some permanent accommodation for herself and her son.

Kelly is aware that the constant moving has been detrimental for both herself and her son. She really wants to be able to settle somewhere so she can study to better herself and get her son back in to Kohanga Reo.

She feels her previous history has meant it is been impossible to find a place to rent. She wants landlords to sympathetically consider people's past and what they have been through.

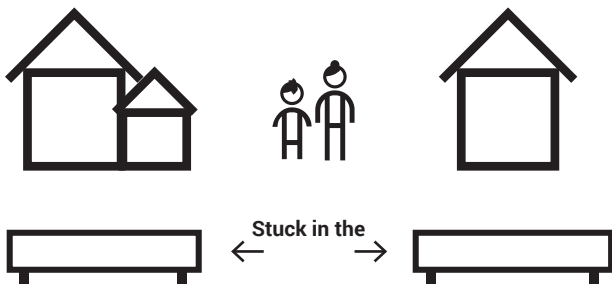


“Give people a chance to make a difference, otherwise people end up homeless”.

Insights from our research

"Generating insights is a great way to summarise the issues we kept hearing about".
Core team member

Insights from the research



Insight #1

It is tough for families to thrive when they are caught in a void between social and private renting.

Some people that can not access social housing struggle to compete in the private rental market.

They can get caught in a 'void' between social and private renting that can lead to overcrowding, living in garages, vehicles and on campgrounds.



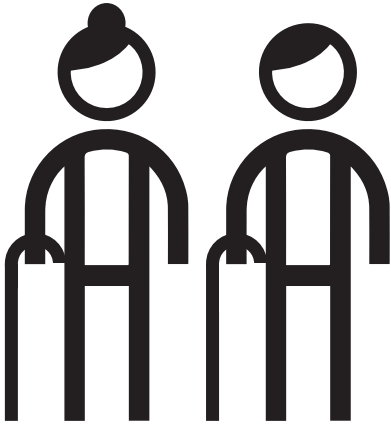
Insight #2

When it comes to the quality and size of rental properties most renters are 'market takers' not 'market makers'.

People need a good quality home free from serious maintenance and health issues.

But in the rental market they are having to accept whatever property they can get - the supply of private rentals in South Auckland does not match the local demand (e.g. size cost, quality). Short tenancies mean they have few incentives or options to improve the property.

Insights from the research



Insight #3

A lack of tenure security impacts on people of all ages, especially the elderly.

The growing numbers of elderly renters need secure tenure.

The cost of finding a new home, relocating, moving belongings and establishing new social networks is hugely stressful and costly at point in life when stability is highly valued.

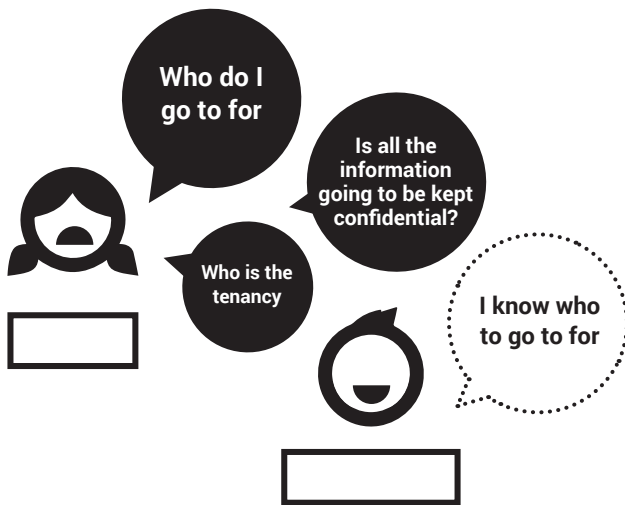
Insight #4

If you are new to New Zealand the social norms and nuances of the private rental market can be confusing and make it hard to find stable and secure tenure.

New migrants enter the private rental market at a disadvantage because they don't know how the 'system' works and they don't have reference / credit history.

Family networks can provide temporary housing options but can lead to over crowding and risks the host family's tenancy.

Insights from the research



Insight #5

The tenancy tribunal was set up for tenants and landlords but most cases appear to be brought by landlords.

Tenants need to know what help and support is available to them via the tenancy tribunal and have the confidence to access it and be confident there will be no retaliatory actions.



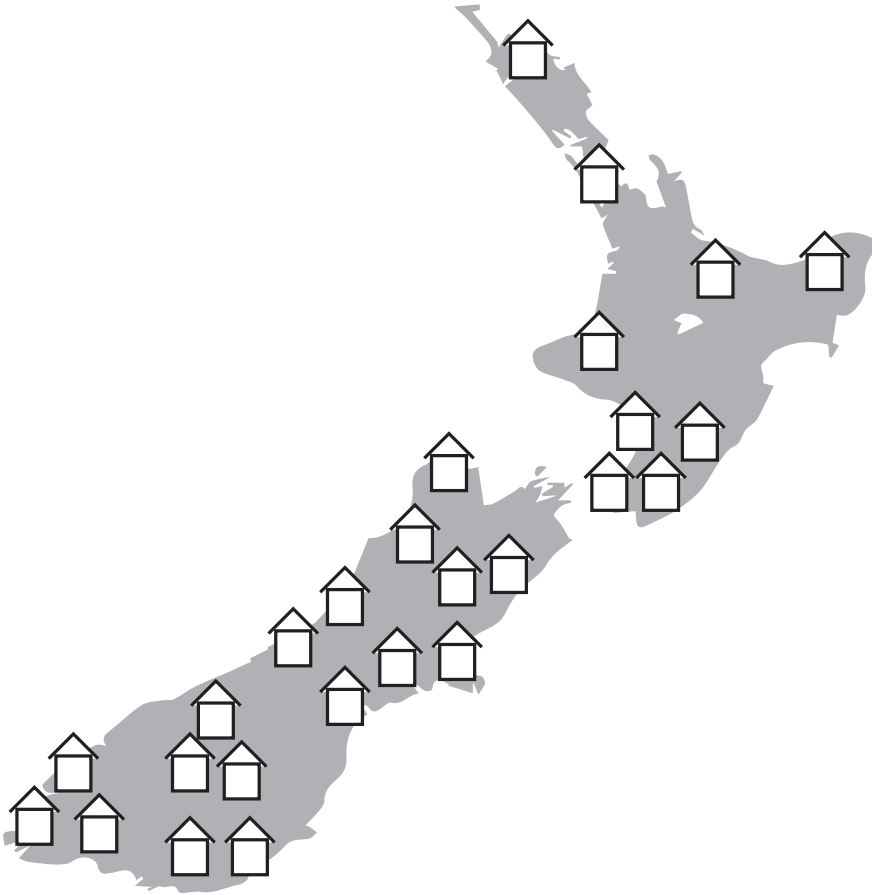
Insight #6

The quality of the relationship between the landlord and tenant is an important factor in developing longer tenancies.

Landlords want income security and tenants looking for stability want longer rental tenure.

But factors such as job security, changing family dynamics etc. make it high risk for tenants to sign a long term fixed contract. A quality relationship between a landlord and tenant can be more important.

Insights from the research



Insight #7

There are too few homes in South Auckland for large families and too little flexibility around how existing housing can be lived in safely.

Pacific families come to Auckland with deep cultural norms about how they live, however these can not be accommodated because:

- A three bedroom house is not big enough for an extended family
- Over-crowding rules prevent extended families from living together
- Climate conditions are different to the islands.

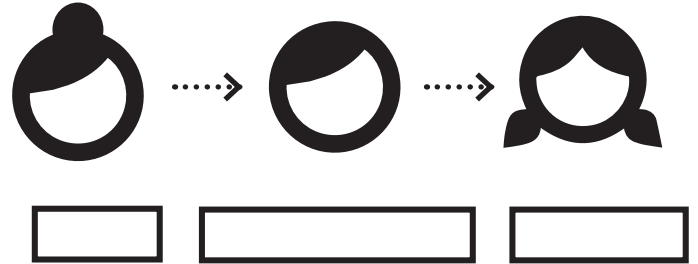
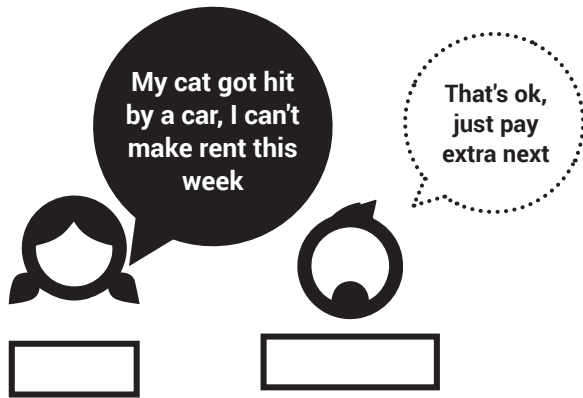
Insight #8

Frequent moving disconnects families from their communities.

For vulnerable families with children, moving house is disruptive and costly and moving communities can be devastating.

Because moving away from friends and family and social networks can significantly impact child development.

Insights from the research



Insight #9

Some landlords like to go the 'extra mile' to support their tenants, but they need quality advice about what works best...

....because sometimes good intentions can lead to unintended complications with their tenants such as rent arrears, property damage and damaged personal relationships.

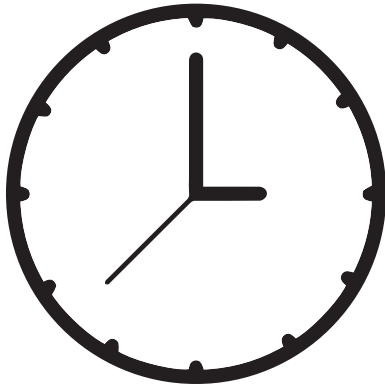
Insight #10

The three way relationship between tenants, property managers and landlords can be a barrier to getting basic house maintenance completed.

Property owners want well maintained properties because it is their asset. Tenants want well maintained properties because it is their home.

However, property managers can be a barrier to getting maintenance issues resolved quickly because regularly taking problems to the landlord is time consuming and diminishes the value that the property manager adds.

Insights from the research



Insight #11

The motivations of property investors do not always align with the reality and responsibilities of being a landlord.

Landlords who manage their own properties sometimes lack the time and resources to respond to legitimate tenant expectations. Their primary motivation was to be an investor and not to be a landlord. To some, 'passive income' really does mean passive.



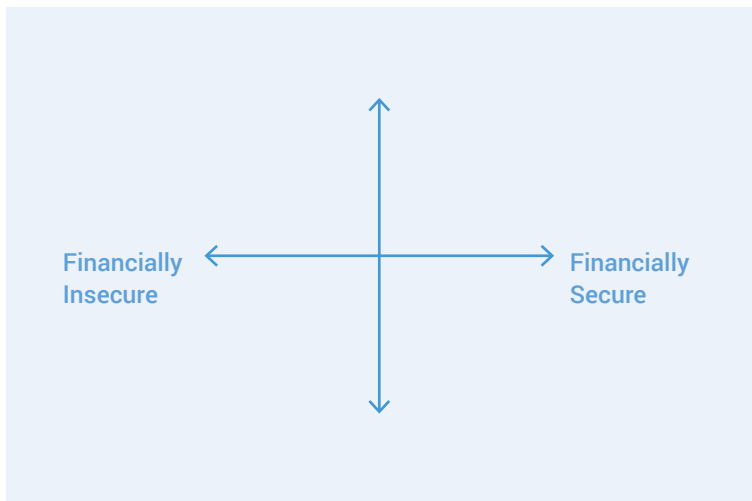
Insight #12

We often talk of the Auckland housing market, but in reality there are many localised housing markets that may need different approaches to improve them.

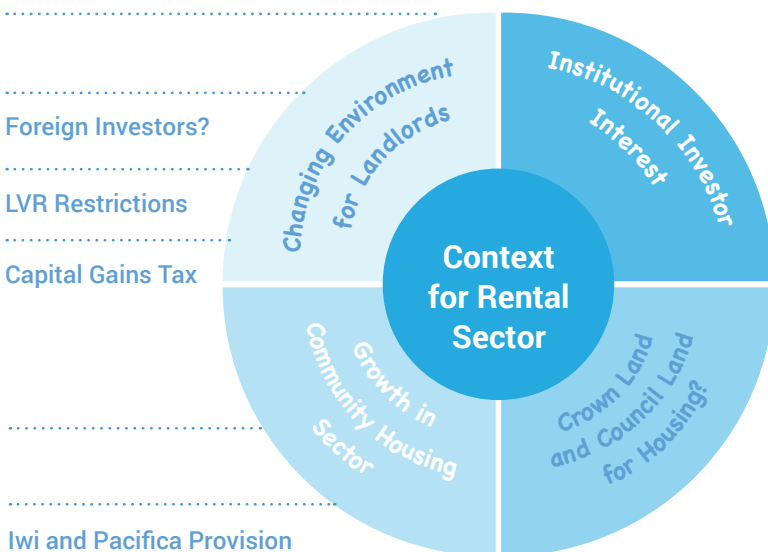
Common narratives about the Auckland housing market do not capture the fact that for many people their family, work and children's school binds them to a particular area. Mobility is not an option and what is happening in the local housing market is far more significant.

Range of potential levers

There are a number of lenses that can be applied to help develop our thinking about potential solutions to address rental insecurity. One tool is to consider the range of policy levers which may be utilised to address the challenges. The graph below positions these on a spectrum from Research at one end through to regulation at the other end. In reality it is likely that a toolbox approach will be needed to meet the needs of different groups.



Another way to consider the issue is by segmenting tenants into different groups depending on their life stage, and their financial situation. The graph above maps these on a spectrum. Some solutions may meet the needs of financially secure younger renters, but may not meet the needs of senior people who rent and have little opportunity to increase their income.



It is also important to consider the environment or context in which the issue of rental insecurity is being considered. The diagram above maps some of the major change factors occurring in the rental market in New Zealand, particularly Auckland, at the moment. Some of these may represent opportunities for new ways to consider how opportunities for greater stability may be provided. Other factors may represent challenges which further exacerbate the current issues.

Developing our concepts

"Asking our interviewees what they'd change about renting if they had a magic wand generated so many creative ideas"

Core team member

Concepts

Empowering tenants and landlords

MyHub:

An app for tenants who need to know what rights they have and benefits they are entitled to, and how to get it. Brings together renting information from across all agencies as a 'one-stop-shop'. Specifically advocates and supports tenants, as opposed to equitable sites like Tenancy Services.

Starter Kit for New Investors:

People looking to invest in rental property are given advice and information on what being a landlord entails before purchase. They are encouraged to view property investment not as 'passive income' but as an income stream with its own obligations. New investors enter the market with eyes wide open.

Tenancy Advocates Service:

An organisation which advocates for tenants - liaising and negotiating with landlords, supporting them through disputes and helping them retain their tenancies.

NAME OF IDEA LANDLORD 1.0	SIMPLE DESCRIPTION STARTER KIT FOR NEW INVESTORS
FOR... (Describe the user) PROPERTY INVESTOR	SIMILAR TO... WELCOME PACKS FOR NEW EMPLOYEES 1, 20, 18
WHO NEEDS... (What are the user needs?) - INFORMATION - GUIDANCE - ANSWERS TO: "WHAT'S IN IT FOR ME?"	CONCEPT SKETCH PEOPLE LOOKING TO BUY A NEW HOUSE (UNIT ARE BRIEFED ABOUT THE 'RENTAL ASPECTS' OF PROPERTY INVESTMENT AND WHAT IT MEANS TO BE A LANDLORD:
WE PROVIDE... (Practical attributes of the concept) - INFORMATION - MENTORING - CONNECTIONS WITH ETHICAL LANDLORD ASS.	① EXPECTED COSTS & RESPONSIBILITIES ↳ CALCULATIONS / COST EXAMPLES OF HOW SPENDING MORE EARNS MORE ② AREA DEMOGRAPHICS / DEMAND IN THE AREA WHERE PROPERTY ③ CONNECTIONS WITH MENTORS / BUDDY SERVICE (EXISTING LANDLORD ASSOCIATIONS) ④ CONTACT DETAILS FOR ETHICAL LANDLORD ASSOCIATIONS ⑤ FOLLOW-UP SERVICE FROM RENTAL
THAT... (Benefits of the concept) ENSURES A "LOWER COST" RENTAL EXPERIENCE (STRESS/TIME, SUSTAINABLE TENANCIES) + BUILDS A GOOD BRAND!	⑥ WHAT'S IN IT FOR THE RENTAL HOW INCENTIVISE THE BUDDIES?

NAME OF IDEA TENANCY ADVOCACY GEM SERVICE	SIMPLE DESCRIPTION A SERVICE INDEPENDENT OF TENANCY TRIBUNAL FOR TENANTS WHO NEED QUICK & EASY ADVICE ON TENANCY MATTERS. (CONNECT TO "BAM" FOR THEM)
FOR... (Describe the user) TENANTS WHO DON'T KNOW WHAT TO DO AND FEELING	SIMILAR TO... COMMUNITY LAW SYSTEM IMMIGRATION AGENT #5 #11
WHO NEEDS... (What are the user needs?) ADVICE NOT INFORMATION AND NEED TO CONFORT THAT SOMEONE IS CHAMPIONING THEIR BEST INTERESTS	CONCEPT SKETCH
WE PROVIDE... (Practical attributes of the concept) A FREE SERVICE FOR PEOPLE WHO NEED TENANCY ADVICE (E.G. MY LANDLORD IS EVICTING ME... CAN THEY DO THAT?)	THAT... (Benefits of the concept) GIVES FAST ADVICE, IS DISCREET MEANING THE TENANT IS NOT WORRIED ABOUT RETALIATORY LANDLORD BEHAVIOUR.

NAME OF IDEA MyHub	SIMPLE DESCRIPTION An "app", website, low-cost version / info for new migrants of "tenant" information - advocacy support information
FOR... (Describe the user) Tenants	SIMILAR TO... Other living app. #5 #11 #22 #18
WHO NEEDS... (What are the user needs?) Tenants need info in order they are able to... other already living etc.	CONCEPT SKETCH
WE PROVIDE... (Practical attributes of the concept) An app, website, low-cost version / info for new migrants of "tenant" information - advocacy support information	THAT... (Benefits of the concept) Tenants become more aware of their rights, empowered to take control of their own lives, and able to help others. Includes a list of services: 'Tenancy Advice', 'Mortgage', 'Rental Assistance'.

Concepts

Regulatory responses

Tripartite Tenancy Agreements:

Where property management companies are used, tenancy agreements are signed by the owner, property management company, and the tenant. The agreement covers the rights and responsibilities of the landlord and tenant, plus the terms agreed between the owner and property manager.

Grounds for Termination:

The Residential Tenancies Act is amended to require landlords to give proof when using any of the existing grounds for termination. For instance, written evidence that a family member will be moving in. The 90-day notice provision without any reason given will be repealed.

Re-Sale Conditions:

Any rental property re-sold within a given period must retain its tenants as a condition of sale, unless the tenant is in breach of the Act.

<p>NAME OF IDEA 3 Party Contracting</p>	<p>SIMPLE DESCRIPTION Tenancy managed by a property management company sign 3 way tenancy agreements, clarifying the rights, obligations and relationships between owner, PM company & tenants</p>
<p>FOR... (Describe the user) Owners, property managers and tenants</p>	<p>SIMILAR TO... Contracts used in the construction industry</p>
<p>WHO NEEDS... (What are the user needs?)</p> <ul style="list-style-type: none"> Transparency Accountability Removal of property managers as middle man Clarification of rights and obligations of PM companies <p>WE PROVIDE... (Functional attributes of the concept)</p> <ul style="list-style-type: none"> Contract law expertise Template of a 3 way tenancy agreement Best practice standards Codes of conduct/compliance <p>THAT... (Benefits of the concept)</p> <p>Property managers do not become barriers to better housing quality. Owners cannot hide behind their property management companies. Property managers are equally responsible to the needs of tenants not consist simply fall out on "what the owner wants" - Tenants can trade directly with owners and vice versa</p>	<p>CONCEPT SKETCH</p>

<p>NAME OF IDEA Amend RTA to require landlords to give better proof of ending a tenancy</p>	<p>SIMPLE DESCRIPTION Clarify what forms of proof a landlord must give a tenant when using one of the existing provisions to terminate a tenancy. May also include repealing section 59(1) - no longer needed</p>
<p>FOR... (Describe the user) Landlord's obligation</p>	<p>SIMILAR TO... Let's onward than ending an employment contract, more than what is required currently, or 90 day employment trial periods</p>
<p>WHO NEEDS... (What are the user needs?)</p> <p>Tenants need protection from having their tenancy terminated under false or arbitrary pretences and having no way of appealing to the tribunal if they are suspicious.</p> <p>WE PROVIDE... (Functional attributes of the concept) Legislative change information to tenancy mediators and adjudicators</p>	<p>CONCEPT SKETCH</p> <p>Possible forms of proof</p> <ul style="list-style-type: none"> Unconditional sale and purchase agreement Restrictive covenant agreement with the landlord Require that landlord sign tenancy agreements with family members or employees? Release consents for renovations Other written agreements from the landlord <p>THAT... (Benefits of the concept) Landlords can still use the existing provisions, but are obliged to sign forms being witnessed. This is enforced by requiring landlords to give proof that their use of any provision is genuine. Penalties will apply, and tenants may be evicted if a breach is found.</p>

<p>TENANT PROTECTION ACT</p>	<p>EACH HOUSE MAY HAVE ONLY 1 TENANCY TERMINATION DUE TO HOUSE SALE IN ANY 5 YEAR PERIOD. BECOMES A CONDITION OF SALE</p>
<p>FOR... (Describe the user) VULNERABLE FAMILIES</p>	<p>SIMILAR TO... A COVENANT.</p>
<p>WHO NEEDS... (What are the user needs?)</p> <p>A STABLE LIFE FOR THEIR CHILDREN. NOT BEING FORCED TO MOVE</p>	<p>CONCEPT SKETCH</p> <p>WE PROVIDE... (Functional attributes of the concept) REPEAL CONFIDENCE THAT THE HOUSE WILL HAVE NO MORE 'SILE TERMINATIONS' IN THE NEXT 5 YEARS IF THERE HAS JUST BEEN ONE</p> <p>THAT... (Benefits of the concept) RESTRICTION ON 'SILE TERMINATION' TO ONE PER HOUSE IN A 5-YEAR PERIOD</p>

Concepts

A match made in heaven

'The Link':

A tenant / landlord matchmaking service in which landlords prepared to house particular types of tenant (people with disabilities, multiple families, single men) are matched with relevant potential tenants. Tenants in turn would be able to search for houses that suited their needs and circumstances.

NAME OF IDEA THE LINK	SIMPLE DESCRIPTION LINKING NEW TENANTS TO THE PRIVATE RENTAL MARKET WITH LANDLORDS WHO HAVE CHOSEN TO BE PART OF THE MODEL
OR... <small>(describe the user)</small> TENANTS EXISTING IN SOCIAL HOUSING	SIMILAR TO... HNZC MODEL FROM 2008 (?)
WHAT NEEDS... <small>(what are the user needs?)</small> STABILITY EDUCATION/ FINANCIAL LITERACY HEALTH SERVICE COUNSELLING	CONCEPT SKETCH (SEE AND LEARN FROM EXISTING MODEL) - INCENTIVES FOR LANDLORDS? - FINANCIAL SUPPORT / SUBSIDY? "WHAT'S IN IT FOR ME?" (VOLUNTARY ACTION)
WE PROVIDE... <small>(functional attributes of the concept)</small> PREPAREDNESS OF THE PRIVATE LANDLORDS UP TO IT (PEER TO PEER)	
THAT... <small>(benefits of the concept)</small> OFFERS A TOOL FOR TENANTS TO TURN TO, KNOWING THAT THE LANDLORDS ARE MOTIVATED AND CAPABLE TO TAKE THEM ON	

How-to Toolkit:

Migrant and refugee families are given tailored information on housing and renting in New Zealand with details on utilities, banks, the basics of living in a typical kiwi house and support services available to them. Community groups and churches would be involved to add to and distribute the information.

NAME OF IDEA How to help your Whānau?	SIMPLE DESCRIPTION Provide a 'How to' tool kit to migrant families wanting to assist family or friend.
OR... <small>(describe the user)</small> New Landlords with good intentions to help those they	SIMILAR TO...
WHAT NEEDS... <small>(what are the user needs?)</small> Someone currently living in NZ who is trying to assist and support others	CONCEPT SKETCH Help Box Online online help site NZ Immigration Banks? Churches. Access to: Things to remember -> Common 'trouble spots' -> Where can you get help? -> what assistance is there for my friend/family? -> who can I call? Join -> Become a person for advice? ->
WE PROVIDE... <small>(functional attributes of the concept)</small> -> Information -> Advice -> Clear contacts for support.	
THAT... <small>(benefits of the concept)</small> Allow those with good intentions an understanding of things to be aware of when helping family/friends. To ensure both tenant and landlord are protected.	Similar #11

Concepts

Investment and return

Capitalise on Council Land:

Council-owned land is leased to a consortium of investors/Community Housing Providers to develop affordable and fit-for-purpose long-term rental housing. Rental housing is integrated into a broader regeneration of an area, including home ownership.

Residential Rental Investment Fund:

Small-scale investors contribute to a rental fund which purchases rental properties on their behalf. Costs are distributed across all investors, risk is diversified, and dividends are paid out proportionally. Investors retain the benefits of residential property investment but do not need to be active landlords in order to do so.

Early Bond Access:

Landlords, with the tenant's consent, are enabled access to all or a portion of the bond paid early in order to cover rent arrears or damage caused by the tenant. In return, it is agreed that the tenancy is not terminated for a set period of time, unless the tenant further breaches the Act.

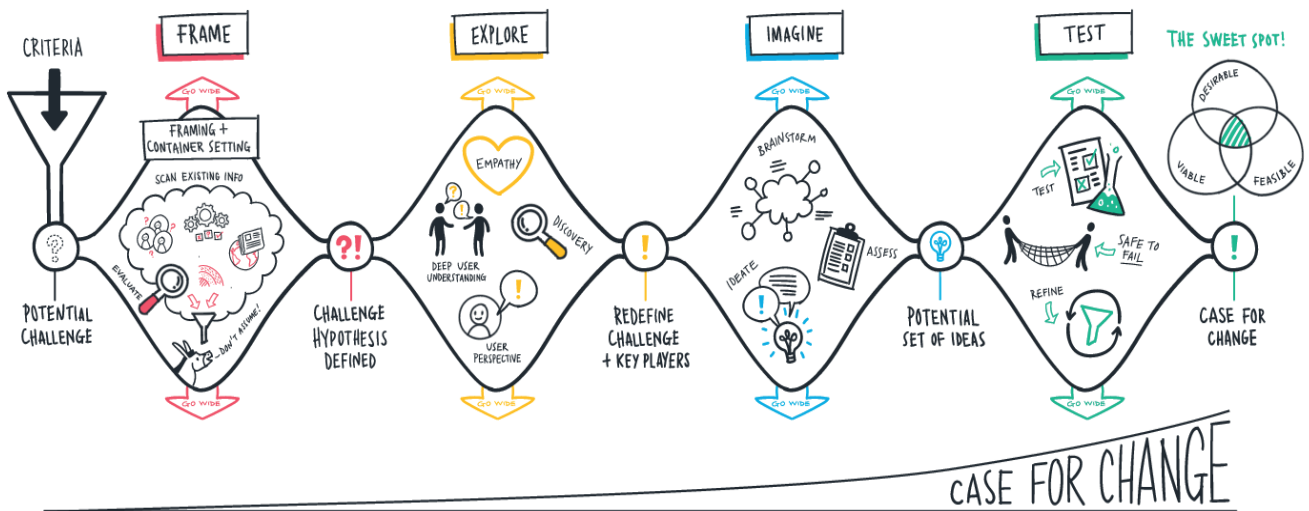
RETAINED AFFORDABLE RENTALS

NAME OF IDEA Retained affordable rental	SIMPLE DESCRIPTION Crown/Council make land available (already own) to investor/CHP consortium to build, own + operate retained affordable rentals for affordables
FOR... (Describe the user) - Squatters - Families - Māori/Pacific	SIMILAR TO... other ideas to generate 'purpose-built' affordable rentals → 'residential property funds', 'equity-share'
WHO NEEDS... (What are the user needs?) - security - stability - some support	CONCEPT SKETCH CONCEPT → POLICY → FEASIBILITY → MARKET → BUILD → OCCUPY
WE PROVIDE... (Functional attributes of the concept) - land @ low lease cost - requirements	
THAT... (Benefits of the concept) - meets needs of those who can't get secure options	

NAME OF IDEA Early bond access	SIMPLE DESCRIPTION Enable landlord to access bond early to cover rent arrears.
FOR... (Describe the user) Landlords who are willing to take on tenants with low social mobility *Personal financial reasons	SIMILAR TO... Conceded to CHP
WHO NEEDS... (What are the user needs?) Some options to enable them to sign up to their tenancy (as it is not guaranteed) Consistency of rental income Means this to deal with gaps in income.	CONCEPT SKETCH Tenant → Rent payment → Landlord Then, tenant has 3 week gap between contracts... No rent payment Bond fund
WE PROVIDE... (Functional attributes of the concept) Ability for tenants/landlords to agree to use of bond Facility for bond to be topped back up by third wealthy investors	
THAT... (Benefits of the concept) Prevents rent arrears from becoming too significant Provides an option for dealing with rent arrears without having to terminate tenancy	<p>"I'm going to have to make paying the rent for the next 2 weeks. Could we use my bond to cover it?"</p> <p>James + Jane invest more as they can.</p>

NAME OF IDEA Rental investment fund	SIMPLE DESCRIPTION Small investors contribute to a rental fund, rather than buying 1 or 2 rental properties. Allows rental properties to be managed at scale + professionalises longer-term investment.
FOR... (Describe the user) Small landlords who want to invest in property but not be a landlord	SIMILAR TO... Buying shares in a house, rather than the actual house Commercial property fund
WHO NEEDS... (What are the user needs?) To be able to get the capital down to give them a 'secure' future. To feel a sense of ownership over their assets.	CONCEPT SKETCH James + Jane are thinking about investing in property but don't want the hassle of being a landlord. They hear about a rental fund that would allow them to invest without having a lot of deposit. Friday Night Tenancy Manager As others leave, James + Jane buy their shares.
WE PROVIDE... (Functional attributes of the concept) Multiple properties → risk diversification We make it easy by doing the landlord for you. Options for investment in a particular region or area. Ability to cash in without the house having to be sold (Reverse house sale transaction costs). Ability to cash in part of your investment! Reduces tenancy churn from house sales.	
THAT... (Benefits of the concept) Ability to cash in without the house having to be sold (Reverse house sale transaction costs). Ability to cash in part of your investment! Reduces tenancy churn from house sales.	

What's next?



Our aim with this co-design project was to do a quick and efficient journey through the first two diamonds in the design chain above, to try to expand our understanding of some of the issues currently present in the rental market. We wanted to add a dimension to our existing knowledge by taking a qualitative approach and talk to the end users in the rental market, i.e. tenants, landlords and property managers.

We did this with the intent to learn about their lived experience, about what it means to be a landlord or a tenant, and about their ideas for how to alleviate some barriers towards creating a virtuous renting cycle.

The next phase of work is still to be determined, but we hope that the insights and concepts we have explored can function as a useful catalyst for further research and discussion.

"Renting has not traditionally been part of the Kiwi dream; it has always seemed like a second-rate option. But it doesn't have to be that way."

Generation Rent: Rethinking New Zealand's Housing Priorities,
S & S Eaqub

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