

Housing pathways of Corporation applicants and tenants

**Initial findings from wave one of
the longitudinal study undertaken
in Christchurch (March 2010)**

**Author: Dr Patricia Laing, Louise Kendall, and
Luke Smith**

Housing New Zealand Corporation

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This report was prepared by Dr Patricia Laing, Louise Kendall and Luke Smith
Housing New Zealand Corporation.

Contact for further details:

Dr Patricia Laing
Senior Analyst
Customer Intelligence, Research and Forecasting

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Executive Summary

- 1 This document reports on the findings from wave one research undertaken in Christchurch for the Longitudinal Study of applicants' and tenants' housing pathways in March 2010. The overall goal of the research is to develop an evidence base about how housing pathways and life circumstances influence outcomes for Housing New Zealand Corporation applicants and tenants.

Participants in the study from Christchurch

- 2 Fifty-two tenants and 20 applicants were enrolled to participate in the study from Christchurch.
- 3 Of the 52 tenants, 30 were European, 11 were Māori and 11 Pacific. The majority of tenants were living with children, including 32 households with children under 18 years and four with children over 18 years. Sole parent households were the most common type (26 households), making up half of all households participating in the research. Households headed by couples were the next most prevalent household type (20 households), followed by multi-person households (six households).
- 4 Of the 20 applicants, eight were Māori, seven were European and five were Pacific. Sole parent households were the majority among applicants' households (18 households). Of these sole parent households, approximately half included children under the age of 18 years (44.4 percent).

Key points

- 5 The majority of tenants (47 people) and applicants (17 people) had multiple reasons for applying for a Corporation property. For applicants 'financial stress', and for tenants 'family', were the single reasons for applying.
- 6 Applicants who had a lower priority on the waiting list (C or D priority) were likely to be in more frequent contact with the Corporation than applicants with a higher priority (A or B priority).
- 7 The majority of tenant participants were positive about their house, thirty-eight out of 52 tenants either 'loved' or 'liked' their houses and neighbourhoods. Forty percent of all tenants expected to be in their current house 'forever'.
- 8 The majority of tenants spoke about actively looking after their homes and having pride in where they lived. However it was evident that some maintenance issues went unreported. Most tenants reported the major maintenance issues but may have waited until their annual inspection to raise smaller issues.
- 9 About a third of the tenants were neutral or unhappy with the condition of their houses. Even happy tenants identified issues such as dampness and mould, drafts and heating issues.
- 10 The two most common criticisms of neighbourhoods by tenant participants who were positive about their house and neighbourhood were socially disruptive neighbours (including parties, fighting and drinking) and speeding cars.
- 11 Being a Corporation tenant provided participants with benefits such as stability, affordable rent and a responsive landlord. However, the social stigma associated

with being a state tenant was a concern for older participants and participants in duplex housing. Seventy-five percent of applicants and 65 percent of tenants had prior experience of state rental as a child living with parents or as an adult.

- 12 All applicants and tenants who saw themselves moving into home ownership expected to move straight from their Corporation tenancy into home ownership. No applicants regarded living in private rental as a future housing option despite half of the applicants living in private rental at the time of the interviews.

Findings

Housing pathways from current into state houses

- 13 The most common motivations for applying for a state house were financial and family reasons. The unaffordability of private rental accommodation and debt were the main financial motivations. The consequences of relationship breakups and family reunification were the main family reasons.
- 14 The current tenure of applicants included private rental, staying with family, and the City Council, and their expectations were for tenure with the Corporation. Their aspirations included the purchase of a property but not living in private rental accommodation. Applicants with children prioritised the needs of their children above saving to purchase a house.
- 15 Once applicants were confirmed on the waiting list the main issue in meeting requirements was keeping the Corporation up to date about any changes in their circumstances.
- 16 Applicants tended to accept the first house the Corporation offered them even when it was not entirely suitable for their household's needs. When deciding to accept a property applicants considered: closeness to family for support of children, closeness to children's schools, and parents' work. The few people who turned down the first offer of a property did so because; the house was untidy, too small, or in too close proximity to a known gang house.

Living with a Corporation property

- 17 The condition and cleanliness of the property had either positive or negative impacts on tenants settling into a property – people were distressed by dirty houses in poor condition. In terms of house design, larger families appreciated separate living spaces that could be closed off. Families with young children appreciated open plan spaces that allowed parents to supervise children from the kitchen.
- 18 Families with young children were concerned about the lack of fences to keep children safe while they played outside. Families with large sections appreciated the space for vegetable gardens and outdoor activities. Older people experienced larger sections as a burden to the extent that some were motivated to request a transfer to a smaller property.

Reflections on being a Corporation tenant

- 19 Tenants' perceptions of the Corporation as a landlord were positive compared to landlords in the private rental housing sector. Negative perceptions were expressed

about the Corporation's response when tenants asked for assistance to keep their children safe such as dealing with mould, or erecting fences.

- 20 The relationship with Tenancy Managers appeared to be central to how tenants rated the service they received from the Corporation.
- 21 Nearly three quarters of the tenants liked or loved their neighbourhood. Most welcomed the diversity of the area in which they lived. Neighbourhoods where people knew each other were seen as particularly beneficial for tenants with children. Tenants who disliked and hated their neighbourhoods talked about experiences of burglaries, gang fights, and not being given a chance by the neighbours.

Housing pathways from state houses to housing independence

- 22 The housing aspirations of tenants included: continuing their tenure with the Corporation (20 tenants), living in private rental accommodation (one tenant), purchasing a property (23 tenants), and staying with family (one tenant). Some of the undecided tenants had very young children and tended to have given little thought to their housing aspirations. Tenants who had experience of living in a Corporation property prior to their current tenancy were more likely to expect to live in Corporation property forever.
- 23 For some tenants, staying in a Corporation property was consistent with their ongoing housing need. Some of the older tenants had thought about downsizing to make way for families in need of their larger houses. A few tenants had previous experience of home ownership and of attempting to purchase a property. Motivations to explore the purchase of the Corporation properties in which they lived included: long term, multi-generational residence in a property; and, the location and quality of a property.
- 24 Tenants did not have experience of moving to housing independence beyond knowing what was possible. No tenants moved to meeting requirements although some thought that they may have found the right house.

Introduction

25 This document reports the findings from Wave One of the Christchurch component of the longitudinal study of applicant’s and tenants’ housing pathways. Tenants living in Housing New Zealand Corporation properties and applicants in Christchurch City were interviewed in March 2010.

Goals and objectives of the housing pathways research

26 The overall goal of the study is to develop a longitudinal evidence base about how housing pathways and life circumstances influence outcomes for Corporation applicants and tenants.

27 The objectives of the study are to identify and analyse:

- a) the relationship between housing tenure and life circumstances of Corporation tenants and applicants
- b) positive and negative outcomes from interactions between housing tenure and life circumstances over time experienced by Corporation tenants and applicants
- c) life course and transition points effecting changes in housing tenure and life circumstances experienced by Corporation tenants and applicants
- d) the housing tenure and life circumstances of Corporation tenants once households exit Corporation tenancies, and applicant households once they exit the waiting list
- e) resources and interventions that assisted or prevented Corporation applicants and tenants achieving positive outcomes.

28 The study is based on the analysis of qualitative interviews with applicant and tenant households undertaken in three waves over a five year period, and quantitative data drawn from RENTEL (the Corporation’s administrative data base up until 1 August 2012). The applicant and tenant participants live in high concentrations of Corporation properties in Porirua, South Auckland and Christchurch.

29 The voices of the participants are heard in verbatim extracts from the face to face interviews which are interspersed throughout the report. Brief biographical details about participants are provided at the end of each quotation, as follows: household composition type, ethnicity, age range and length of tenure in the Corporation property. Household composition is indicated using the following shorthand:

Shorthand	Definition
Single	Person living alone
SolewC	Sole parent with child or children
Coup	Couple
CoupwC	Couple with child or children
SolewE	Adult with elder
MultiAwACwGC	Multi adult household with adult child and grandchild

Christchurch City

- 30 This section compares descriptive statistics for Christchurch City with national data, to provide context to the current research. Note that in some cases where data was unavailable for Christchurch City, figures for the wider Canterbury region have been included for comparison. Also note that as much of this data draws on the 2006 Census dataset, which may not be an accurate reflection of post-quake Christchurch.
- 31 Compared with national figures, Christchurch City has a lower proportion of Māori (8 percent compared with 14 percent nationally) and Pacific people (3 percent compared with 7 percent nationally). NZ European/Pākehā comprise the largest ethnic group in Christchurch City (80 percent, compared with 69 percent nationally).¹
- 32 Like most large urban centres, the New Zealand Deprivation Index (NZDep) distribution for Christchurch City closely approximates the national distribution. However, there appears to be slightly fewer households in Decile 10 (highest level of deprivation), and slightly more across Deciles 1 to 6, than the national average.²
- 33 While Christchurch City has a slightly lower NZDep distribution, the majority of applicant and tenant participants were living in higher deprivation areas of Christchurch (NZDep 7-10).
- 34 Table 1 compares Christchurch City's performance in a number of areas to the average performance for New Zealand.

Table 1 Comparative indicators

	Indicator	Christchurch City Baseline	National Baseline
Economic	Unemployment ³	4.8% (Canterbury as at June 2010, 0.9% absolute standard error)	6.8% (as at June 2010, seasonally adjusted)
	Median Income per annum ⁴ per week ⁵	\$23,400 per annum (2006) \$540 per week (2010)	\$24,400 per annum (2006) \$529 per week (2010)
Housing	% of Corporation properties ³	12.6%	3.0%

¹ Based on 2011 Statistics New Zealand population projections. (2006 Census base data, assuming medium birth, death, and migration patterns)

² Christchurch City Council (2007) A City of Inclusive and Diverse

³ Household Labour Force Survey (June 2010)

⁴ Census (June 2006)

⁵ SNZ Table Builder (2010, accessed November 2012)

	% of households in owner-occupied private dwellings ³	67.6%	66.9%
Crime	Total offences per 10,000 people ⁶	965.1 (2009/10 Police statistics)	1,018.4 (2009/10 Police statistics)
Education	% over 15 without a formal qualification ⁷	23.4% (Census)	25.0%
	% of students leaving school during 2010 with no formal qualification ⁸	15.7% (Canterbury, Education Counts)	17.9%
	% of students leaving school during 2010 with an NCEA level 2 qualification or higher ⁸	71.0% (Canterbury, Education Counts)	68.8%
	Early childhood education participation rate ⁹	97.6% (Canterbury as at June 2010)	94.4%
Health	Avoidable hospitalisations per 10,000 people ¹⁰	295.2 (Canterbury 2007-2009)	357.9 (2007-2009)

35 The Christchurch City area compares favourably with many of the national baseline figures. However, as the figures were unavailable at the level of detail required to identify the specific suburbs applicants and tenants were living in, it is unclear to what extent these figures represent tenant and applicant experiences.

Participants

36 In Christchurch a total of 52 tenants and 20 applicants were recruited into the study.

Representativeness of sample

- 37 The initial purposive sample was selected to ensure sufficient numbers of Māori, Pacific peoples, and New Zealand European / Pākehā were included in the study. Other ethnicities were excluded from the sample due to the constraints of the maximum sample size, and low representation in the wider population of Corporation tenants.
- 38 In order to ensure the safety of participants and interviewers, two groups of tenants were removed from the initial sample: tenants or applicants who could be confrontational or pose a risk to interviewers, and tenants or applicants who were particularly vulnerable or likely to find the interview process problematic (for example individuals with significant mental health concerns, or who were recovering from a recent traumatic event). It is important to note the omission of these two groups when considering the findings in this report.

⁶ Police Crime Statistics (Year ending June 2010)

⁷ Census (June 2006)

⁸ Ministry of Education – school leavers' dataset (Education Counts)

⁹ Ministry of Education – prior participation dataset (Education Counts)

¹⁰ Marsters, H., Shanthakumar, M., Fyfe, C., Borman, B. and Dayal, S. (n.d.) Needs Assessment: Canterbury District Health Board (based on 2007-2009 National Minimum Dataset)

- 39 The resulting sample is likely to be a good approximation for the wider population of primary tenants. However, due to the size of the sample and exclusion of specific groups of tenants, findings should be considered broad indications of population trends rather than statistically representative estimates for the wider population.

Ethnicity of tenant and applicant participants

- 40 Table 2 compares the ethnicity profile of tenant and applicant participants with that of Christchurch City and New Zealand.

Table 2 Ethnicity of tenant and applicant participants compared with regional and national ethnicity data

Ethnicity	Tenants	Applicants	Christchurch City *	New Zealand*
Pākehā / NZ European	58%	35%	80%	69%
Māori	21%	40%	8%	14%
Pacific people	21%	25%	3%	7%
Asian	0%	0%	9%	10%

*: The ethnicity profiles for Christchurch City and New Zealand are based on Statistics New Zealand population projections for the year 2011 (2006 Census base data, medium projection assumptions).

- 41 Both tenant and applicant samples included a greater proportion of Māori and Pacific people than Christchurch City and the national population. Consequently Pākehā/NZ European and Asian groups were underrepresented in the samples. Neither the tenant nor applicant sample included any Asian participants.

Age of tenant and applicant participants

- 42 The age profile of Christchurch City is very similar to the national population. However, the tenant participant age profile was considerably different: tenants aged 41-50 years were under-represented (6 percent compared with 20 percent nationally), and tenants aged under 40 were over-represented (63 percent compared with 37 percent nationally).
- 43 The age profile of applicant participants was also different to both the Christchurch City and national age profiles. Applicants aged 41-50 were over-represented in the sample (35 percent compared with 20 percent nationally) and applicants aged over 65 were under-represented (0 percent compared with 18 percent nationally).

Income source of tenant and applicant participants

- 44 The most common income source for tenant participants was the Domestic Purposes Benefit (DPB) (35 percent), followed by wages or salary (33 percent). The main income source for the remainder of the sample was other main benefit types, including New Zealand Superannuation.
- 45 The most common income source for applicant participants was the DPB (45 percent), followed by the Invalid's Benefit (IB) (30 percent). Fifteen percent of applicant participants indicated salary or wages were their main source of income.

Tenure length of tenant participants in Corporation houses

46 The longitudinal study aimed to recruit similar numbers of participants from each tenure length category. However, almost half of tenant participants (45 percent) had tenure lengths greater than 10 years. Approximately one third (35 percent) had been Corporation tenants for less than 1.5 years, and around one-in-five (19 percent) had been tenants for around five years.

Length of time applicant participants had been on the waiting list

47 During the interview, applicants were asked about the length of time they had been on the waiting list. Applicants’ responses are shown in Table 3. Some respondents were uncertain about the date they were confirmed so an estimate was provided. Just under half of applicants did not provide an estimate of the time spent on the waiting list.

Table 3 Length of time applicant participants thought they had been on the waiting list by priority segment

Length of time on waiting list	A priority	B priority	C priority	D priority	Total
0-6 months	1	1	0	0	2
7-12 months	0	2	2	1	5
13-18 months	0	0	0	0	0
19-24 months	0	0	0	0	0
24+ months	0	2	1	1	4
No response	0	0	5	4	9
Total	1	5	8	6	20

48 Table 4 compares applicants’ estimated time on the waiting list with RENTEL data. This shows that three quarters of the applicants have difficulty keeping track of their status on the waiting list.

Table 4 Time on the waiting list assessed by applicants compared to RENTEL records

Length of time	Self-assessed time on the waiting list	Time since first confirmed on the waiting list
0-6 months	2	5
7-12 months	5	5
13-18 months	0	1
19-24 months	0	2
24+ months	4	6
No response / missing data	9	1
Total	20	20

Household composition of tenants and applicants

- 49 Table 5 presents a comprehensive look at household composition of tenant participants.
- 50 The majority of tenant participants were living with children, including 32 households with children under 18 years and four with children over 18 years. Sole parent families were the most common household type (26 households), making up half of all households participating in the research. Households headed by couples were the next most prevalent household type (20 households), followed by Multi-person households (six households).

Table 5 Household composition of tenant participants

	Sole adult	Couple	Multi person household	Total
Households with children (aged under 18 years) ...	16	13	3	32
child(ren) only	11	9	0	20
& adult child(ren)	3	4	0	7
& grandchild(ren)	2	0	0	2
& adult child(ren), grandchild(ren)	0	0	1	1
& other adults	0	0	2	2
Households with children (aged 18 plus years)	1	2	1	4
Sole & couple households without children, with other people (aged 18 and over)	0	0	2	2
Sole & couple households without children, without other people	9	5	0	14
Total	26	20	6	52

Applicant household composition

- 51 The majority of applicant participants' households were headed by a sole adult (18 of 20 households). Of these sole adult households, approximately half included children under the age of 18 (44 percent).

Table 6 Household composition of applicant participants

	Sole adult	Couple	Total
Households with children (aged under 18)	10	2	12
Households without children (aged under 18)	8	0	8
Total	18	2	20

Tenure type of applicants' current accommodation

52 Table 7 shows the tenure type of applicants' current accommodation by household type. The applicants include a range of household and tenure types, and combinations thereof. The greatest number of applicants were living in private rental accommodation (11 applicants), followed by those boarding with parents (7 applicants).

Table 7 Tenure of applicants' current accommodation

Applicant household type	Private rental	Boarding (with parent)	Social / Council housing	Total
Sole & couple applicants without children	5	1	2	8
Sole with child(ren)	4	6	0	10
Couple with child(ren)	2	0	0	2
Total	11	7	2	20

Housing pathways framework for analysis

53 The overall goal of this research is to develop an evidence base about how housing pathways and life circumstances influence outcomes for applicants and tenants. The results of the research in Christchurch for Wave One are presented using housing pathways that shows the steps people take into state housing, while being a Corporation tenant, and to achieve housing independence.

54 The steps on the pathway resulted from an analysis of tenants' stories shared as part of the Assistance to Housing Independence research. The tenants participating in the Assistance to Housing Independence research were followed up at 12 months to see how they were progressing. At this time they were shown the pathway and asked to comment on its relevance to their experience. The general view was that it rang true to their experience. The researchers were comfortable, therefore, about using it as a framework for understanding the experience of the applicants and tenants that we interviewed for this research.

- 55 The steps from the current house into a state house, and from a state house to housing independence cover the same ground (see figures 1 and 2):

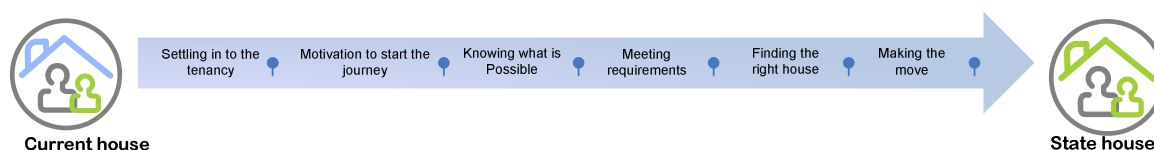


Figure 1 *Housing pathways from current house to state house*

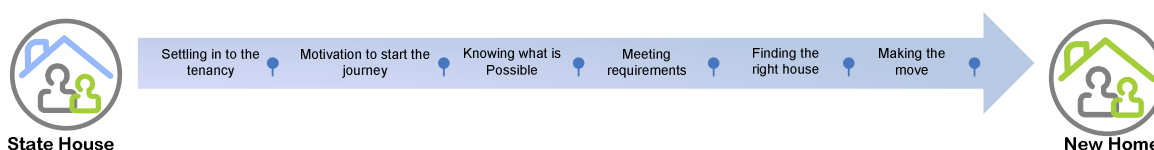


Figure 2 *Housing pathways from state house to housing independence*

- 56 The term housing independence refers to people who exit state housing into private rental or home ownership, and to people who downsize from their current state house to another smaller one.

Housing expectations and aspirations

- 57 This research covers people's housing expectations and aspirations because these influence how people approach their housing pathways. All the applicants aspired to be in Corporation properties but for different periods of time and with different expectations in mind. Some aspired to be in Corporation properties for 5-10 years during which time they hoped to get back on their feet. In some cases this included purchasing their own home.

Settling in

- 58 Settling in was about making a home out of a Corporation property. Tenants were making sure the house was fully operational – doors and windows locked, and plumbing and electrical outlets worked, and there were no leaks. It was also about the house being clean, the paint work being finished and the garden being neat and tidy with no rubbish lying about.

The motivation to start the journey

- 59 The motivation to start the journey was about why people applied for state housing. For applicants this was about demonstrating their need for a state house. Tenants had achieved this housing aspiration and could reflect of their experience of being a Corporation tenant. They identified many factors that influenced their motivations to start working towards housing independence. The factors may include: the loss of Income Related Rent, security of tenure, the management of maintenance, and links to the local area. These are things which people benefit from as Corporation tenants. Tenants also identified enablers such being able to choose an area in which to live that is better for the children, being able to decorate or renovate their house, building an asset for the benefit for their family, giving up the Corporation house to people more in need of Corporation housing.

Knowing what is possible and how to get there

- 60 Knowing what is possible and how to get there was about ensuring that people were aware of the housing options available to them. It was also about the products and services within the Corporation and elsewhere available to help them into state housing and to plan for their housing independence. The help identified included: knowing how the waiting list worked, budget advice, and the steps set out in the Welcome Home First Steps Education guide and training which covers purchasing a house and maintaining it.

Meeting requirements

- 61 For applicants meeting requirements was about demonstrating their eligibility for a state house. For tenants meeting requirements was about expectations – whether they could meet the requirements for achieving and sustaining their housing aspiration. It was about the steps tenants took to overcome barriers that they identified, and how they identified and used enablers to support their progress.

Finding the right house

- 62 For applicants finding the right house involves accepting one of up to three offers from the Corporation. For tenants finding the right house is about having the confidence to implement the knowledge of what is possible, and looking for and finding a house. People may experience discrimination in the private rental market, or they may have difficulty finding a house at an affordable price in the area they want.

Making the move

- 63 For applicants making the move is about accepting a house that the Corporation has offered, signing the tenancy agreement, and arranging for their household members and belongings to be moved in. For tenants who are downsizing making the move is similar to the experience of applicants. For tenants who are exiting state housing to the private rental market or into their own home making the move refers to fulfilling all the processes required and then moving in.
- 64 While the housing pathway is represented as steps that logically follow one after the other, applicants and tenants move back and forward between motivation to start the journey and finding the right house before they make the move.

Housing pathways from current into state houses

- 65 This chapter is organised using the housing pathways from people's current houses into state houses. It begins with a section describing applicants' (20 people) and tenants' (52 people) motivations for applying for a Corporation property. The 20 people who had applied for state housing in March 2010 had had their applications confirmed which meant that they were on the waiting list.
- 66 The approach people take to their housing pathways depended on their housing expectations and aspirations. Consequently, this is the next section and presents the housing expectations and aspirations of 20 applicants. This is followed by sections exploring applicants' experiences of knowing what is possible, meeting requirements, and finding the right house.
- 67 The section on people's experiences of making the move into a Corporation property is based on the analysis of the experience of 18 tenants who moved into state houses during the 18 months prior to being interviewed in March 2010. This group of 18 tenants is a subset of the 52 tenants whose pathways towards housing independence are analysed in the chapter, Housing pathways from state housing to housing independence (see below).

Motivations for applying for Corporation properties

- 68 The motivations applicants (20 people) and tenants (52 people) had for applying for Corporation properties analysed in five groups of reasons for applying, namely: financial reasons, family reasons, overcrowded living situations, security reasons, and health and disability reasons¹¹. The reasons are not necessarily mutually exclusive because any or all of them interact in peoples' life circumstances. The majority of people identified multiple reasons for applying rather than only one reason. This section concludes with a discussion of the common combinations of multiple reasons.
- 69 The reasons for applying for a Corporation property were initially defined by applicants and tenants in response to being asked why they applied for a Corporation property. Their responses were then grouped by the researchers to reduce the number of categories for analysis. Each reason includes both positive and negative aspects; for example financial reasons include affordable rent that releases money to spend on the necessities of life, and conversely, having debt and bad credit that prevents access to private rental accommodation.

Financial

- 70 A higher percentage of applicant (90 percent) than tenant (77 percent) participants identified financial reasons for applying for a Corporation property. The most common financial reason that both applicants and tenants identified was the need for affordable rent. Debt was also identified as a financial reason.

Private rentals unaffordable

- 71 Applicants and tenants in Christchurch said that they could not afford private rentals. Many had explored cheaper options in the private rental market unsuccessfully. The

¹¹ These reasons are based on an analysis of interview responses and not the SAS information available in RENTEL.

bond and a poor credit rating were identified as specific barriers to “going private”. A Christchurch applicant with a poor credit rating said:

‘Cause I have real shit credit and I couldn’t (pause) like private houses and stuff, but as soon as they see my credit it was... and I tried for like it would have been at least eight months. (SolewEwC, Māori, 18-30 years, B priority)

Applicant and tenant debt

72 Applicant and tenant participants talked about having debts, such as student loans, unpaid fines, and loans from finance companies. Some applicant and tenant participants who had managed financially while they were working applied for a Corporation property when they lost their jobs.

Family

73 The life stage of families and their changing circumstances underpinned applicant and tenant participants’ stories about how they came to apply for Corporation properties. A higher percentage of tenant (75 percent) than applicant (60 percent) participants identified family reasons for applying for a Corporation property. Family reasons included:

- births and deaths
- relationship break-ups
- needing a place of one’s own, particularly to bring up children
- family reunification and support
- living close to work and school.

Births and deaths

74 Tenant participants applied for Corporation properties when they became pregnant with their first child or when additional children came along.

Relationship break-ups

75 A common reason for applying for a Corporation property was the break-up of relationships between parents and adult children, and between partners. Relationship break-ups sometimes resulted in people who had previously owned their homes applying for Corporation properties. Relationship break-ups led to women wanting to be close to their mothers. A Christchurch tenant said:

I was divorced from the wife and she’d taken the kids. Well she died so I had a chance to get my kids back when I was living in a small flat so I got a Housing New Zealand house. But when they grew up they wanted to go on their own so they went out on their own and we come here in a smaller place. (Couple, European, 65-74 years, 10+ years tenure duration)

Needing a place of one’s own

76 A common reason applicants and tenants applied for a Corporation property was because parents needed their own place to re-establish themselves and their children’s daily routines. They needed to be separate from other family members and the pressures of living with a lot of people.

- 77 A Christchurch couple were applying for a Corporation property to have a quiet time for themselves and so that their daughter could have a place of her own:

It's time she was on her own, I've had all my kids right through they've all started to leave home, they come back, they leave, they come back and they leave and it's time for me and my husband to be on our own, I mean come on, jeez...she needs her own space and her own whare. (SolewEwC, Māori, 18-30 years, Priority B)

- 78 A number of applicant participants who wanted a place of their own had had negative experiences of renting with others. Flatmates had failed to pay rent and power bills, or had moved out without notice leaving the applicant to pay the rent. These applicants felt very reticent about moving into shared accommodation again.

Family reunification and support

- 79 The reunification of families was evident as a reason for applying. A Christchurch tenant described how she managed to keep her children:

[I]f I hadn't of got somewhere safe my kids would have been grabbed and I was, it was actually in court at that time and CYFS [Child Youth and Family] was right in there and that was, it was hell.... It actually did save me 'cause I was going to lose my kids. That was where it was at and I was in, they hadn't grabbed them because we were in court for stopping visitation for the ex to have any more visitation with his child. They can really wreck your life, I'm quite grateful. I haven't lost my kids, so I've, I might be a bit too close still to them but my life has been rewarded and Housing Corporation has really helped, really helped. We moved just at the right time. (MultiAwC, European, 31-40 years, 10+ years tenure duration)

- 80 Another Christchurch tenant described reuniting with her children:

I had two kids, but my other two kids would come and stay during weekends and stuff. And then I got my kids, actually not long after I moved in here, 'cause their dad's an alcoholic and he was just getting really, really out of hand and making them quite miserable. (SolewC, Māori, 18-30 years, less than 1.5 years tenure duration)

- 81 A third Christchurch tenant described taking on the care of her brother, “not custody but I was his caregiver so that's why I needed a bigger place.” (MultiAwC, Māori, 31-40 years, 5 years tenure duration)

- 82 Several male applicants were living in caravan parks where it was unsafe to have their children visit and stay overnight. They had applied for Corporation properties seeking a safe place for their children to visit them.

Living close to work or school

- 83 Being close to work was a reason that applicants applied for a Corporation property. Several applicant participants applied for Corporation properties to be near their children's schools.

Overcrowding

- 84 The higher percentage of tenant (31 percent) than applicant (20 percent) participants identified overcrowding as a reason for applying for Corporation properties. Overcrowding intersected with other reasons applicants and tenants

applied. Many of the applicants and tenants mentioned feeling unsettled, frustrated and unhappy when they were describing their overcrowded circumstances.

Overcrowding and finance

- 85 Financial constraints resulted in applicant participants trying to minimise their living costs by moving in with family or friends. This led to overcrowding which in turn became another reason for an application for a Corporation property.

Overcrowding and family

- 86 Situations of overcrowding are diverse combinations of family structure and the configuration of a property. Most overcrowded households included young children. Overcrowding often results from births.
- 87 When many Pacific people migrated to New Zealand they lived with family members in private rental or Corporation properties and used this as a base from which to find housing and work. Pacific tenants said that the Corporation is their preferred landlord because it provides cheap accommodation for large families on low incomes. By staying with family members, overcrowding the house and then applying to the Corporation people get houses within a network of family members in a community where they have formed an attachment.

Security

- 88 A similar percentage of applicant (50 percent) and tenant (54 percent) participants identified security as a reason for applying for Corporation properties. Security reasons included people who were:
- evicted from their previous property
 - in need of stable tenure
 - given notice to move because the house they were renting was being sold
 - required to move as a result of violence and conflict
 - homeless.

Eviction and stability

- 89 Private rental properties are put on the market creating uncertainty for tenants. Some applicant and tenant participants described the Corporation as a better landlord than private rental landlords because the Corporation is less likely to evict tenants unless there is good reason. For many applicants a state house meant that they wouldn't have a landlord who would sell their home from under them. A Christchurch applicant said:

Yeah I think if you get one [a Corporation property] at least you know you're not going to get kicked, if you keep the place tidy and you don't trash it then you pretty much going to be there for as long as you need. (MultiAwC, Māori, 41-50 years, Priority B)

- 90 Another applicant said:

Any day, my landlord's said it twice over the years that he is considering selling the place and the only reason he hasn't lately is 'cause the recession and all that, he won't get much for this house, but ever since Pak 'n' Save has been built I

know he is going to sell it. I know he is. It's worth too much, it's worth more to him to get rid of me. (SolewC, Māori, 41-50 years, Priority C)

- 91 Several people had applied to the Corporation seeking security of tenure. An applicant, having experienced instability as a child, applied for a Corporation property because she wanted stability for her children:

I've been in homes since I was five. All I've ever known is being shipped from one place to another. And different people and that... That's why it's such a big thing for me to keep my kids close, and keep them out of the shit, and why I've always wanted my own home. A Housing Corp house would've given me that chance. And it's really, the only chance I've got. (SolewC, Māori, 41-50 years, Priority C)

- 92 One tenant found stability in renting a state house because it meant not having to deal with racial discrimination in the private rental market:

[W]e'd ring up and say, "Oh, we'd like to come and look at the house," and you'd get there, "Oh, what's your name?" And we'd say... and as soon as they'd look at you, they'd say, "Oh no, sorry the house is gone," it just went on and on. (Couple, Māori, 51-64 years, 10+ years tenure duration)

Violence and conflict

- 93 The need for security includes escaping from violence and conflict. This sometimes includes escaping an abusive family or a Corporation neighbourhood where there is gang inspired intimidation, or violent neighbours who were "into drugs and prostitution". A Christchurch tenant said:

Plus we had racial problems with the neighbours too, remember? Skinheads had moved in next door, that's why we ended up getting this place. (CoupwC, Pacific, 31-40 years, 10+ years tenure duration)

Homelessness

- 94 A Christchurch applicant described a bout of recent homelessness:

...we were sleeping in my car. ... So we were going from place to place, I had run out of options and then it just got to a point where I couldn't go back to my mum's ... That was probably like last week. [M]y brother in-law his niece, ... she actually rang up Housing New Zealand and was talking to the Manager. And she told him the situation and then yeah that day they rang me up and said, "Well we've got a house for you." And I was like, "Oh," I was like over the moon, yeah.

- 95 A number of Christchurch tenants described their homelessness preceding a move into a Corporation property. One Christchurch tenant was transferred following a house fire. Another Christchurch tenant said:

'Cause I was, didn't have a house before, I've been in and out of refuges for a while... Well because I had nothing when I first came here... went into a camping group ... Probably about a month before I came here.

Health and disability

- 96 Children's health was a reason why people applied for Corporation properties, or transfers from one Corporation property to another. Some applicants described how

children get sick a lot in the winter and end up in hospital because the private rental property they are living in is “really cold”. They thought Corporation properties would be less cold. As one Christchurch tenant said:

Well it was just, we just kept on getting sick... [A]ll the walls in one of the bedrooms were mouldy, we'd wake up in the morning and the kids blankets would be wet, so this is the flashiest house we've ever lived in. (CoupwC, European, 18-30 years, 5 years tenure duration)

- 97 An anticipated reduction in mobility triggered some people to apply for Corporation properties. Reduced mobility resulted from a stroke, a leg amputation leading to the use of a wheelchair, and an elderly person who had a problem with their legs that resulted in someone else needing to care for them. One Christchurch tenant who was in a wheel chair recovering from an accident said:

I just got run over by a drunk driver and that's why I moved from the last house to here. I thought it would be more you know, the ground a lot flatter and there's no humps and bumps in it. (Single, European, 51-64 years, 10+ years)

- 98 A Christchurch applicant and tenant talked about health and disability and how they had been assisted to apply for their Corporation property by health professionals. One said:

Yeah I think we got this house quite fast because the doctor's were recommending that we need our space with our youngest who's struggling with her Achondroplasia, but yeah letters from the specialist. Yeah so we handed that over to Housing and yeah it didn't take long 'til they gave us this house, so it's really good. (CoupwC, Pacific, 18-30 years, 1.5 years tenure duration)

Combinations of reasons

- 99 The majority of people had multiple reasons for applying. Only three out of 20 applicants and five out of 52 tenants identified a single reason for applying. For applicants ‘financial stress’, and for tenants ‘family’, were the single reasons for applying. That means seventeen out of 20 applicants (85 percent) and 47 out of 52 tenants (90 percent) identified multiple reasons.
- 100 ‘Common combinations’ of reasons for applying were identified when more than 10 applicants or tenants shared the same reason for applying for a Corporation property. In Christchurch no applicants identified a common combination. Ten out of 52 tenants (19 percent) identified the common combination, ‘finance, family and security’. The following case study provides an example of a Christchurch tenant who applied for financial, family and security reasons:
- 101 This case study describes the circumstances that led a European single parent in the age bracket 31-40 with an adult child 18 years or over and two or more children to apply for a Corporation property. The start date of the tenancy was December 2009. The reasons that were identified for applying were financial, family and security.
- 102 This single mother had moved around a lot. Her four children were aged between five months and 12 years. She grew up in a Corporation property and when her parent separated they moved into separate Corporation properties. She spent time between rentals with both of them. She lived in a Corporation property and was shifted because the property was demolished. Her partner left his job, she couldn't

pay the rent and was evicted by the Corporation. She went to stay with her mother and then an aunt both of whom were living in Corporation properties. She applied for her current property because she had broken-up with her partner. While she wanted to be close to family she didn't want to live in the same house. She tried private rental and took in boarders to help pay the rent but she got sick of them, told them to leave, and then she couldn't pay the rent.

Housing expectations and aspirations

103 The 20 applicants were asked about where they were living and how this was different from their housing expectations and aspirations. Housing expectations refer to where people expected to be living in five and ten years. Housing aspirations refers to where people would live if they could. Some applicants prefaced their reply to questions about their housing aspirations with "If I won lotto..."

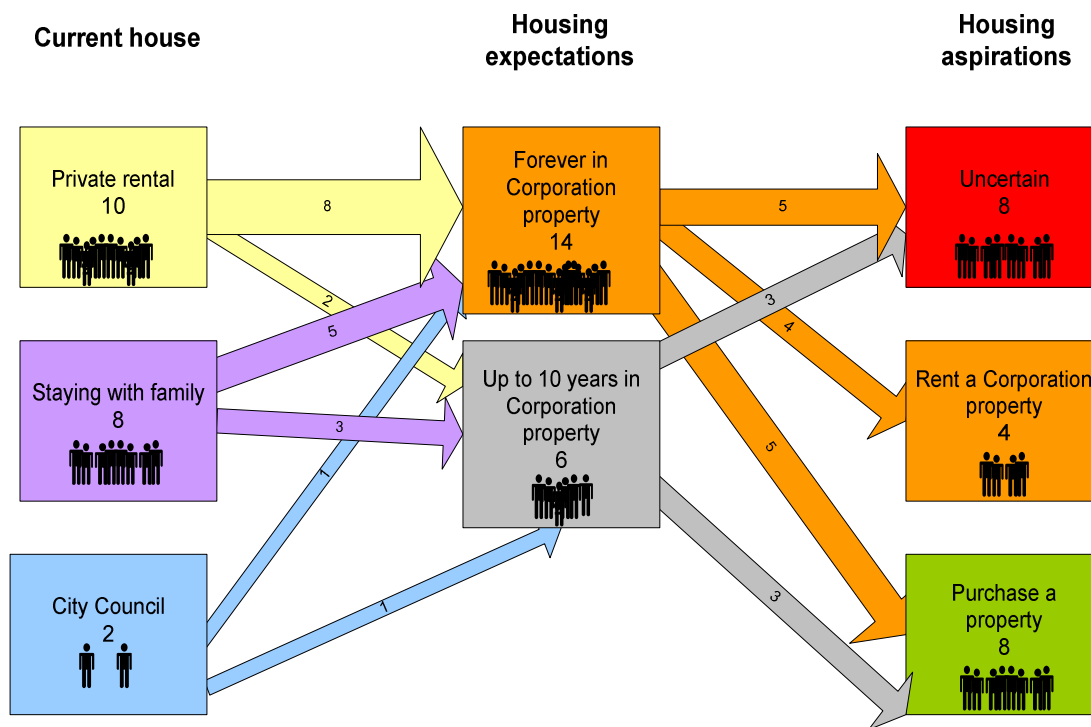
Current house

104 Twenty applicants were asked what housing tenure they were living in at the time of the interview in March 2010. The analysis of their answers indicated that:

- ten applicant households were living in private rental accommodation
- three applicant households were living with other family in private rental accommodation
- three applicant households were living with other family in Corporation properties
- two applicant households were living with other family in properties which the family owned
- two applicants were living in City Council flats.

105 Figure 3 compares applicants' current tenure with their housing expectations and aspirations. In Figure 3 people 'living with other family' were grouped together because 'tenure type' was less important to them than living with other family.

Figure 3 Applicants' current housing, and their expectations and aspirations (March 2010)



Housing expectations

- 106 Fourteen applicants expected to live in a Corporation property forever. They were living in private rental accommodation (8 applicants), staying with family (5 applicants), or living in a City Council flat (1 applicant). Four applicants had no prior experience of living in a Corporation property as a child or adult. They were all living in private rental accommodation. Four applicants had a Social Allocation System (SAS) priority of A or B, and ten applicants had a SAS priority rating of C or D.
- 107 Six applicants who expected to live in a Corporation property for up to ten years were staying with family (3 applicants), living in private rental accommodation (2 applicants), or living in a City Council flat (1 applicant). Only one applicant had no prior experience of living in a Corporation property. Two applicants had a SAS priority rating of B, and four applicants had a SAS priority rating of C or D.
- 108 One applicant, who expected to live in a Corporation property for up to ten years, required a modified house because he was in a wheelchair. He saw Corporation tenure as a stepping stone to “getting back on his feet”. He said:

I'll probably end up trying to work part-time from home that's what I'm doing with ACC at the moment, they've offered to give me a hand to get back into the work-force again but I said, "Oh it's not working for me out there working at office work, I'd rather just work from here." And so at the moment they're sort of drawing up a strategy plan where they can find someone out there that works from home. That suits my lifestyle anyway instead of working for someone else. Hopefully if I can improve my wages I'll probably end up having another go at buying another house just a small place to start with. (Sole, Māori, 41-50 years, priority C)

Housing aspirations

- 109 Of the 14 applicants who expected to live in a Corporation property forever five applicants were uncertain about their housing aspirations, five aspired to buy their own house and four aspired to continue in state rental. Four applicants aspired to rent a Corporation property and only one of them had prior experience of living in a Corporation property. Of the six applicants who wanted to rent a Corporation property for up to 10 years three were uncertain about their housing aspirations, three aspired to buy their own house and no one aspired to renting a Corporation property.
- 110 Many of the eight applicants who were uncertain about their housing aspirations were in difficult living situations that affected their ability to think about the future. Of the eight applicants who aspired to purchase their own home five applicants aspired to buy their state house. No applicants aspired to stay where they were or to rent in private rental accommodation.

Knowing what is possible

- 111 This section explores what the 20 applicants knew about their housing options and what they saw as possible given their life circumstances. It covers:
- comparative costs of rentals
 - accessibility
 - prioritising children's needs over housing aspirations
 - Corporation properties as a stepping stones to get back on your feet.

Comparative costs of rentals

- 112 Sixteen applicants knew from experience that the private rental sector was unaffordable for them even with the Accommodation Supplement. This experience led to 'financial stress' and applications for a Corporation property¹².
- 113 Despite most applicants knowing that the private rental sector was unaffordable, half of the applicants were living in private rental accommodation. This group described budgeting strategies for paying the rent including: going without food, being inadequately clothed, not heating the house and accepting poor house quality.

Accessibility

- 114 Nine applicants recognised accessibility as a limitation on their ability to realise their housing expectations. Some people had no access to cars to go and look at rental properties. Many applicants had poor credit ratings. This meant that when they found properties, property agents would not consider them. Some people had health issues that prevented them from looking or finding accommodation that was suitable.
- 115 Some people knew that they needed support from family to care for children while they recovered from what had happened to them and could not find suitable accommodation nearby. Some people knew that it was more economical to have accommodation close to the amenities they used, such as the schools their children

¹² See section on motivation for applying for a Corporation property for a discussion of 'financial stress', and its prevalence as a motivation.

attended. Some had been offered Corporation properties and had turned them down because it would mean they were isolated from family support and or the amenities they needed to access.

Prioritising children's needs over housing aspirations

- 116 Nine applicants appeared to have been 'overtaken by events' which lead them to apply for a Corporation property. Seven of them were living in private rental. One applicant described his experience of being overtaken by events:

I'm never going to get a house, like, when my wife went, took her own life, just before she did it she maxed out all my credit cards (I was A+ credit) ... All of a sudden I've got three kids, no home, no money, no income, and a thirty thousand dollar debt, which really didn't help trying to find a house. No one was prepared to give me a loan. Even WINZ weren't keen to give me the loan to get into here. It was only 'cause the landlord dropped two weeks bond, so I could get in. (SolewC, Māori, 41-50 years, Priority C)

- 117 Four applicants 'moved around' and were now seeking stability for their children and themselves (Single, European, 51-65 years, Priority D). Two of these families were residing temporarily with family who were renting either Corporation or private rental properties. As they said:

In between moving, I'd always come back here [to my parents], then find a place, come back here, it was kind of like off and on. (SolewC, Māori, 18-30 years, Priority D)

So we were going from place to place, I had run out of options and then it just got to a point where I couldn't go back to my mum's 'cause I didn't want to go back there, so, yeah. It was quite hard. (SolewC, Pacific, 18-3 years, Priority B)

- 118 Three Māori and Pacific applicants were residing in two-family households. The two families consisted of:

- a woman with a grandchild (SolewC, Pacific, 51-64 years, Priority C) and a man with a four year-old, went to live with their siblings (SolewC, Māori, 41-50 years, Priority B)
- a woman with small children was told by her mother to come home because the woman's partner and his family with whom they were living were treating her badly (SolewC, Māori, 18-30 years, Priority B).

Using Corporation properties as a stepping stone to get back on your feet

- 119 Six applicants saw living in a Corporation property as a stepping stone to housing independence. Fourteen applicants expected to live in a Corporation property forever, six of whom had no prior experience of living in a Corporation property.

- 120 Whether or not applicants had prior experience of living in a Corporation property, many were thinking about how to get themselves back on their feet. As one applicant said:

It's just my financial situation. I guess once I get [a job and] back on track then I'll probably move out of the Housing New Zealand house... Because if [I still had a job]... I wouldn't even be here. (SolewC, Pacific, 18-30 years, Priority B)

Meeting requirements

121 Part of meeting requirements to move into a Corporation property was being confirmed on the waiting list. Once a person was confirmed on the waiting list they were referred to as an applicant. Applicants were then under an obligation to keep the Corporation up to date with any changes in their life circumstances.

Confirmation on the waiting list

122 In March 2010 the Corporation had four levels of priority which were assigned to people who were confirmed on the waiting list (applicants) – A, B, C, and D. Table 8 shows applicants' waiting list priority ratings by the tenure in which they were residing when they were interviewed. Thirteen people were living in private rental and five were living in social housing. Eight people were staying with family.

Table 8 Waiting list priority rating by tenure in March 2010

Tenure in March 2010	Priority A	Priority B	Priority C	Priority D	Total
Private rental	1	2	3	4	10
Staying with family in private rental	0	2	1	0	3
Staying with family who own home	0	1	1	0	2
Staying with family who live in a Corporation property	0	0	2	1	3
City Council	0	0	1	1	2
Total	1	5	8	6	20

123 Applicants applied for a Corporation property for multiple reasons which are discussed in detail above. The reasons were spread across the priority areas in no particular pattern (numbers do not add up to 20 because people gave multiple answers):

- 18 for financial reasons
- 12 for family reasons
- 4 for overcrowding
- 10 for security reasons
- 7 for health and disability reasons.

Keeping the Corporation up to date about circumstances

124 Once an applicant was confirmed on the waiting list there was an obligation on them to keep the Corporation up to date with the circumstances. Once a year the Corporation contacts applicants to check whether they still need a house. Some applicants kept in more regular contact with the Corporation than others about the status of their application (see Table 9). Of the six applicants who had an A or B priority rating only one had infrequent contact with the Corporation. The difference

between regular and infrequent contact was less pronounced among applicants who had a C or D priority rating.

Table 9 Waiting list priority rating by contact with the Corporation (March 2010)

Contact	Priority A	Priority B	Priority C	Priority D	Total
Regular	1	4	3	3	11
Infrequent	0	1	5	3	9
Total	1	5	8	6	20

- 125 An applicant received a spinal injury as a result of a car accident which resulted in him being confined to a wheelchair. He rented a property from his sister who lived next door. He said:

I used to ring them [to keep them up to date] ... and he would just say, "Oh it's hard to get houses that are accessible and you're already in an accessible house so you're at the bottom of the list pretty much". (Single, European, 31-40 years, Priority B)

Finding the right house

- 126 The Corporation offered properties that were suitable for the applicant's household. Applicants had preferred locations where they wanted to live. They also had views about the house they required. Some applicants had turned down properties the Corporation had offered.

Preferred locations

- 127 Applicants were asked, "Where would you like Housing New Zealand to find you a house?" The preferred locations included being close to family and close to work, children's schools or day-care.
- 128 Some applicants indicated a preference for being close to family. One applicant described how family could be supportive when she said:

Around this area...pretty much centred around mum and dad because I need it for like the car and all that 'cause otherwise I walk or bus everywhere. My son is sick I need a house close to the hospital, it's not suitable, I don't have a car, if anything happens to him during the night how am I going to get him there? (SolewC, Māori, 18-30 years, Priority B)

- 129 Another applicant described wanting to live close to family so as to provide support:

Well it's handy for the shops and buses and that for Richard, because of Dad's health, because the rest of the family are way over the other side of town I'd like to stay close enough in case something happens to him that I can get to him, because we don't have a vehicle. (SolewC, European, 41-50 years, Priority C)

- 130 Some applicants described a preference for being close to their children's school or day care, or their work. One applicant put being close to her children's schools ahead to being among people with whom she was friendly. She said:

My oldest daughter she just started intermediate and it's like right down by Hornby so it's quite a fair way for her to walk or bus to school so yeah in between 'cause then my other daughter she's goes to the primary school just down the road so I figure in between yeah. (SolewC, Māori, 18-30 years, Priority C)

Preferred house type

- 131 Some applicants had clear ideas about the number of bedrooms they needed. Several grandparents wanted a spare room so that their grandchildren could come and stay. For example, one applicant said:

I need a two bedroom place, 'cause my grandkids are at the age now where they want to come and stay. (Single, European, 41-50 years, Priority A)

- 132 Among the applicants were three who used wheelchairs and other assistive equipment. One of them said:

I've got equipment that I stand up on. I need another room for my equipment. That's why I put three [bedrooms], one for the boys, one for me and one where I could put some equipment. (Single, European, 31-40 years, Priority B)

Corporation properties turned down by applicants

- 133 Five applicants had turned down one or more offers of Corporation properties. The explanations applicants shared for not accepting these houses included: viewing houses that were untidy and dirty, too small, or in close proximity to gang houses.

- 134 One applicant who was concerned about the untidiness said:

Well they gave me a place just before Christmas ... and it was just a pigsty. It was behind the river, ... I'm asthmatic as well which [means] I'm not very good at living in damp areas see I've had all this insulated this place. ... I went in there, had a look at it, it was two houses together which didn't worry me and you had you're little border fence but the lawns were that high, the edges needed doing. There were four piles of rubbish, trees and leaves and... (Single, European, 51-64 years, Priority B)

- 135 An applicant with two small children was shown a house she thought was too small. She said:

They've shown me two, the first one I don't even think they went and had a look at the house because you know how like you guy's criteria is that they have to share a room so they're looking for a two bedroom. The first house I see like wouldn't even fit two in the room that they expected them to be in, it was like a little box and I was like, "How can you fit two kids in that room I don't know." And then like when I rung back and told them and plus I like wanted a fence, the fence would have been about this big and she would have been able to climb over it like just for security. And then when rung them back they were like snotty and you're not going to get another house and rah, rah and I was like, "Well how can you expect two kids to sleep in the little..." Like it would have been alright for one child but not for two no way could you fit, you could probably fit a cot in there and a few drawers, that was it. (SolewC, Māori, 18-30 years, Priority B)

- 136 Two applicants were concerned about the proximity of a gang. One applicant said:

Basically the environment I'm living in is my choice, because if I see the neighbours and they look gangs I won't move in there. I'll go somewhere else. But with a Housing Corp I don't really have that much choice. And if I turn it down you pretty well flagged yourself haven't you. I think that would be something you need to look at, if anything, just criteria of, you're sending kids next to gangs, and they're going to grow up to be those gangs, they can't get away from it if they're right in their face. And that's why I would rather do it hard here than take one or two of the houses that have been offered to me because they're just, my son would've just ended up with a red or blue scarf around his neck. And that's just guaranteed. And I see it every day around here. (SolewC, Māori, 41-50 years, Priority C)

Making the move into a Corporation property

- 137 The experiences of 18 tenants who had lived in Corporation properties for less than 18 months were analysed to understand how they came to accept the offer of a particular Corporation property. The Corporation had a policy of offering people three properties and if they refuse all three down grading their priority on the waiting list. Table 10 shows that 14 out of the 18 tenants accepted the first offer of a Corporation property.

Table 10 Number of Corporation offers by tenure of applicant at the time of offer

Current house	Accepted offer of a Corporation property		
	First time	Second time	Third time
Staying with family and friends	5	2	0
Private Rental	5	0	1
Corporation	3	0	0
Boarding house	1	0	0
Homeless	0	1	0

- 138 For the person in a boarding house accepting the offer of a Corporation property meant being reunified with his grandson. He said:

I was driving past, I used to pick up my grandson from, after work, 'cause I knocked off at two o'clock. And he was in a foster home over in Highstead Road, and I used to live in North Beach, ...it wasn't out of my way. And I used to pick him up, and I was driving past here one day and I seen the painters here. So I pulled up. And I asked them, you know, was it empty, and they said yes. So next thing, on the phone, straight to Housing Corp, and I just kept on pestering them and pestering them. And, I think they got sick of me ringing up every day. (laughter) ... And they told me that, they said, "It's allocated to someone else, but we don't know if they're taking it or not." And, I said "So well, when will you know?" She said, "Oh, in a couple of days." So, in two days I rung her back, she said, "No, it's, yeah..." (SolewC, European, 51-64 years, less than 1.5 years tenure length)

- 139 Two tenants who were staying with family and accepted the Corporation's first offer of a house said:

I came and had a look through it but I didn't really have a choice really. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

It was the first house I could get. (SolewC, Pacific, 18-30 years, less than 1.5 years tenure length)

- 140 Two of the tenants who were transferring from one Corporation property to another and took the first property offered to them described their experiences when they first moved into a Corporation property:

When I first moved into Housing New Zealand I took the first property I could get, because I was homeless. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

It was the first one I got showed and the first opportunity to get out of women's refuge. But it was alright, it had a yard fully fenced and it was close to schools and way better than women's refuge. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

- 141 Three tenants accepted the second offer from the Corporation. One tenant described how this happened for him.

[W]hen I applied for Housing New Zealand they offered me one around the road and they said, "Go have a look at it, bear in mind that we're doing it up because there's been an elderly gentleman there for twenty years and there's holes in the gib and that sort of thing." So I went around and had a look and thought, "Oh yeah, it's," no offence but it's your typical state house and I ran back and said, "Look, can you tell me what's going to be done up with it," because I was pregnant and wanting to nest and that sort of thing and the lady I spoke to said, "Look, can I call you back in a couple of days 'cause I want to speak to a colleague." She rang back and said that, "There's this place available. It's being cleaned at the moment. Would you like to go and check it out?" ... it doesn't look like much but when I walked in I was like, "Oh my gosh," this is actually a really, really nice unit. It's something you'd rent if it wasn't a state house and I also weave and there was two flax bushes out the back. So I rang back and said, "Yeah, I'll take it," and she said, "I didn't want you in that other one because you're such a polite young lady on the phone and I really wanted to get you a nice place." So I love it. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

Living with a Corporation property

- 142 This chapter focuses on tenants' experiences of living with their Corporation property. It includes their experience of settling into their Corporation properties, their attachment to their houses, suitability and match of households to their houses, tenants' views on house designs, tenants' experiences of the condition of state houses, and the house maintenance.

Settling into a Corporation property

- 143 Some tenants talked about their experience settling into their Corporation property. Tenants' stories were mixed with some reporting negative experiences and others being very pleased with their experience. The negative experiences were largely concerned with the condition and cleanliness of the property when they moved in.

It was filthy. ... and there was other stuff not done. ... and the oven wasn't clean, and the cupboards still had crumbs all through it and the linen cupboard had, I don't even know what it was, dirty sheets or something from the last tenant ... There's a crack in the window, that's been there since I moved in (SolewC, European, 18-30 years, less than 1.5 years tenure length).

There were just some minor issues, like with the, well with the fireplace and that 'cause it was broken, and then there was some stuff on the walls and that, but apparently they were rushing it, because when the last tenants had left they, they left a pretty big mess, so it was kind of like a rush thing. ...I'm, I was quite unhappy about it. 'Cause you know they could've at least flashed it up a bit when we first moved in. (CoupwC, Pacific, 18-30 years, less than 1.5 years tenure length)

- 144 However, other people who also became tenants recently talked about moving into houses that had been freshly decorated or renovated.

Oh everything else is majorly tidy and everything, it's been brand new carpeted, brand new paint when I moved in, there was new doors (SolewC, European, 31-40 years, less than 1.5years tenure length)

This is actually the first Housing house that we've had and everything pretty much is good nick. The family that lived here before they totally trashed it so they renovated it and then we got the chance to move in so... (CoupwC, Pacific, 18-30 years, less than 1.5 years tenure length)

We're very happy 'cause when we moved in everything was fully done for us, the new carpet and the vinyl. ... new paint yeah. (CoupwC, Pacific, 18-30 years, less than 1.5 years tenure length)

- 145 Forty-five (86 percent) of tenants were either happy or very happy to be a Corporation tenant¹³. However happiness was not always tenants' first emotion. One tenant summarised the experiences of others: *I'm relieved. Relieved eh.* (SolewACwC, European, 18-30 years, less than 1.5 years tenure length)

¹³ The Likert rating scales summarising the applicants' and tenants' feelings are included in Appendix B.

Attachment to house

146 When asked how they felt about living in their Corporation property tenants' responses were very positive. Thirty-eight out of 52 tenants responded that they either loved or liked their houses.

147 Some tenants compared their properties to previous houses they had lived in or what they would expect to get on the private rental market. One tenant said:

Everything that you want to look for in a house, like a good decent bathroom, a good decent backyard, a washing line, a laundry, a decent kitchen, it's got everything there. Whereas if you go to a rental property, you're not only looking at really high prices that you're going to have to pay, especially on a tight budget..., there's a good guarantee you're not going to get everything that you possibly want. Whereas with Housing New Zealand you know, guaranteed, 100 percent guaranteed everything that you need, your needs are going to be totally met. You don't have to worry or stress about anything. (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)

148 Tenants talked about their houses being 'home', a place where they can be comfortable, secure and relaxed. The sense of home had often developed over time as tenants had developed a family history in the house, including births and deaths. One tenant explained how she could account for every stain in her house and the stories behind them. For some tenants the history started in previous generations. One tenant explained how her son was now experiencing the history of the house:

[My son] thinks it's great that he lives in nana's old house, and granddad's old house and dad's house and then when you look in some of the wardrobes and it's got their names in it and it's like, oh yeah. (SolewACwC, European, 18-30 years, less than 1.5 years tenure length)

149 For some tenants attachment to their house acted as a building block that enabled them to 'get on their feet'. For many it provided the chance to learn how live independently.

150 Whilst the majority of tenants responded positively about their houses, 11 tenants were neutral and three tenants said that they did not like their houses. Tenants who were neutral or negative about their houses identified suitability and match, house design, house condition and maintenance as reasons for their rating. One tenant who rated their house negatively said:

I would still say I don't like this house, because I know that I'm still going to have the mould problem, and I know that I'm going to have the electrical problems that I have. I mean I, every couple of weeks I'm replacing a light bulb that's blown, or my lights are flickering or something like that. And you get power surges through this house and blowing you know everything turns off, computers, clocks everything just turn off so yeah. ... Unfortunately the whole house has to be rewired and that's just not a feasible option. (MultiAwC, European, 31-40 years, 10+ years tenure length)

151 For some tenants the attachment to their property was very strong. Tenants who had been in their house for long periods and whose families had grown up there expressed stronger attachment to their houses than other tenants. One of the older tenants said: *when I die I'll be cremated and the ashes will come back here and*

they'll probably sit on the mantelpiece or somewhere. (Coup, European, 65-74 years, 10+ years tenancy length)

- 152 A few tenants expressed fear that they would be asked to move. One tenant summarised the thoughts of others:

One woman came in and looked at the place, the area manageress I think, and she just came in for something and she said, "Two bedrooms, oh this is under-used." And I said, "Don't push me out, I'll get a gun, I'll defend myself, don't anybody ever try to evict me or there'll be a real big headline." And I mean it... The not so good thing is when the manageress drops a suggestion that my house is under-utilised (laughter) which makes me think she's going to move me, that is a horrific moment but I don't think it would ever come to that. (Sole, European, 65-74 years, 10+ years tenure length)

- 153 Other tenants recognised their responsibility to move on when they were no longer in need so that someone else could benefit from the house.

Suitability and match

- 154 Tenants talked about suitability of their Corporation house to meet their needs and the needs of their household, particularly in relation to its size and ability to accommodate growing families and guests. As discussed in the chapter Reflecting on being a Corporation tenant (see below), 38 tenants out of 52 tenants were happy or very happy with the number of bedrooms in their Corporation property and six were either unhappy or very unhappy.

Size

- 155 Some tenants talked about how their houses were a 'good size' for their families; however, other tenants thought their houses were too small, cramped or crowded. Tenants who lived in households with children valued having more space, particularly if there were also multiple adults in the household. Space was valued in the form of bedrooms but also in order to accommodate possessions.
- 156 In contrast, some tenants valued smaller homes. These tenants tended to be sole adults in a household with no children. Tenants who appreciated smaller homes talked about having less housework to do or vacating larger homes so that they could be used by another family.
- 157 A few tenants had already downsized from larger properties when their children had grown up and left home, others anticipated doing so in the future. However the attachment that some tenants felt towards their property had prevented them from moving. One tenant explained how she had wanted to transfer to a smaller property that was easier to manage after she had surgery; however, her attachment to the house had prevented her from requesting a transfer. She said:

I was really down after having serious surgery and I couldn't do a damned thing and I was really down and I thought, "I'm going to move to a little place that's got no garden and blah, blah, blah." And I rang up the manageress and she arranged a couple of places for me to look at and she was coming round in the car and then all of a sudden the house spoke, the house spoke, it said, "Don't go." And every hair on my body stood up and it was as clear as a bell, "Don't go." (Sole, European, 65-74 years, 10+ years tenure length)

Growing families

- 158 The needs of tenants' households changed over time. A single parent thought that her house was *perfect* for her and her young son but she anticipated that space may become more of an issue as he got older:

Yeah, it's great. It's got just a little room for him and my room and it's just everything we need... It's perfect for us... when he's about twelve the room might be a bit too small for him but up until then the room's an okay size you know. It's not huge, it's not small, it's okay and I can sort of create a really good space here for us, you know it's, yeah. It's good. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

- 159 Other tenants were already experiencing the additional pressures of families that were growing in size or age. One tenant described the experience of having a family with five children that lived in a three bedroom house:

Not enough bedrooms... And we've got four girls, the oldest fifteen this year. She's asking for her own bedroom, but she shares it with her brother. Only one boy... he's five this year... And it's just the space for the table. It looks like it's been designed for a small family. But a big table, we have to squeeze it in, for a big family. (MultiAwC, Māori, 31-40 years, 5 years tenure length)

- 160 One tenant, who was a single parent with three children, had already moved to accommodate her growing family and anticipated another move in the future. She said her house was: *bigger than the last one ... It's just bigger and better all round I guess 'cause [the boys] get their own room so they're not fighting over, that's mine, that's mine.* The tenant was sharing a room with her youngest child and thought she would need to move again in the future so that her children could keep separate bedrooms (SolewC, European, 31-40 years, less than 1.5 years tenure length).

Extra space for guests

- 161 Once families had grown older and left home, tenants were often left with extra space. For some this was unwanted space but for others it was used for storage and accommodating guests including grandchildren. One tenant used the room to take in borders. Other tenants spoke about wanting additional space in order to accommodate extended family members when they came to stay.

It's inconvenient when you've got anybody want to come to stay because it's such a small place, but I'm not allowed anything bigger, and if I want to move I'll have to go into something smaller, so I'd guess I'd have to say I'm happy with it. (laughter) ... An extra bedroom, yeah, for family and that, so I don't have to sleep them in my lounge, which I hate doing. (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

Could do with another [bedroom] especially when whānau comes. (laughter) We were trying to figure out what we were going to do if they did all turn up last Christmas but they didn't so we had tents and everything organised, luckily we've got lawn. (Couple, Māori, 51-64 years, 5 years tenure length)

House design

- 162 Tenants' comments about the design of their houses focussed on the configuration of space, interiors, proximity to neighbours and outside spaces.

Configuration of space

- 163 Families and larger households appreciated homes with separate living areas, for example a separate living room and dining room, and separated toilet and bathroom facilities. Some tenants didn't like open plan configurations as they didn't have separate rooms. One tenant had even erected a wall unit to create a sense of division between rooms. In contrast, others thought that open plan configurations helped create space and an environment suitable for families. One tenant explained how an open plan layout had helped her as a parent:

Yeah and it's just mainly the space because it's more open living where before where the kids were down the other end in the other house was like the kitchen and the lounge area was real poky so you couldn't really, like the kitchen was totally separate and the lounge was way down the other end. So the kids would be down one end and I'd be down this end trying to cook and it'd be like, they would have to come way to up me while I was trying to cook and they couldn't stand in there 'cause there wasn't enough room so... and especially having this one with ADHD it makes it hard you need to keep an eye on him all the time... you can keep an eye on the kids and the kids can be here and you can yak to them at the same time as cooking and stuff. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

Interior

- 164 Tenants were asked to rate their happiness with the interior of their house. Just under half of the tenants were either happy or very happy with the interior. Fifteen were neutral and twelve were either unhappy or very unhappy. This rating scale received the highest number of negative ratings for the scales used in the interview.
- 165 Tenants' happiness with the interior of their house was not necessarily profound and was sometimes based on the absence of any negatives. For example, one tenant based their rating of 'happy' on the fact that *nothing's broken down at the moment*. (MultiAwC, Māori, 31-40 years, 5 years tenure length). Other tenants were more enthusiastic. One tenant described her Corporation property as *definitely the flashiest house I've ever lived in* (CoupwC, European, 18-30 years, 5 years tenure length)
- 166 When discussing the interior of their homes, tenants primarily focussed on the internal décor as well as commenting on storage, the bathroom, and the kitchen.

Internal décor

- 167 Many tenants were house proud and commented on their frustrations with having an interior that had not been decorated for a long time. Some tenants, who had lived in their houses for between fifteen and thirty years, commented that the interior of their houses had not been decorated since they had moved in. These tenants often reported that they had been told by their tenancy managers for years that they were due for an upgrade but these had not materialised. One tenant said: *they were going to, well I was told they were going to get the kitchen repainted about four years ago and that hasn't happened*. (Sole, European, 75+ years, 10+ years tenure length)
- 168 Some tenants commented on how tenancy managers' referred to the budget as a reason for them not receiving upgrades and this was an additional frustration:

Yeah, budget, money, is always an issue. And it's like, "Well, hang on a minute, you've done up kitchens," 'cause the contractor was telling me, she'd done up kitchens, put in French doors, patios and everything else. She said, "And three months later we were back to fix it." I mean, well if you'd done that here it would've been well looked after, and you wouldn't be back. So, yeah, I'm just sort of getting a wee bit annoyed of why... why is everyone else's houses all getting done, and my, I'm stuck with the same décor, like this kitchen's never been touched... if they gave me a reason. Instead of constantly throwing at me, oh, budget, budget, budget, I'd be happy. (CoupwC, European, 31-40 years, 10+ years tenure length)

- 169 One tenant who was a wheelchair user was concerned that the wear and tear on his carpet had become a health and safety hazard. He said: *It is a health and safety issue, my bedroom. People would trip over, obviously not me but my carers and that, very easy for them to trip over that sort of thing. (Sole, European, 31-40 years, 10+ years tenure length)*
- 170 Some tenants had received renovations and upgrades to their properties. Whilst there were positive comments about the difference that the upgrades had made, others were perplexed at jobs that were half completed. One tenant who was *rapt* that the Corporation had provided a brand new carpet was also confused as to why the Corporation had left the walls in a *terrible state*. (Couple, Māori, 51-64 years, 10+ years tenure length). Some tenants reported that some walls had been done but others had been left untouched. One tenant talked about how her carpet was removed from the whole property but the Corporation had *only replaced carpet in the two bedrooms and said they run out of money*. (SolewC, European, 18-30 years, less than 1.5 years tenure length)
- 171 Some tenants also talked about how the Corporation had replaced carpets that they had laid themselves when they had first moved in. This had mixed responses as most were delighted to have a carpet that was *nice and fresh*, while one couple lamented the loss of their own carpet which had been of a higher quality and one which they had loved: *we had are own carpet in here, beautiful stuff, they ripped it up, urgh.... It was a beautiful rich, oh what do you call it, like not red but there was red and white and black and it had a lovely pattern in it and we had the same coloured drapes... it was a corker. (Couple, European, 65-74 years, 10+ years tenancy length)*

Bathroom

- 172 Twenty-seven out of 52 tenants were either happy or very happy with their bathroom facilities, 10 were neutral, and 15 were either unhappy or very unhappy. Some tenants who weren't happy commented that the bathroom was too small, the water pressure was poor, or that the toilet was not separate from the bathroom.
- 173 Some of the older tenants struggled with bathrooms that had a shower over the bath. One tenant had received joint funding for a modified bathroom through the District Health Board; however, three tenants had been left disappointed. These tenants had either been declined modifications or were still awaiting the result of their application. One tenant said:

But now seeing as we've got older and we can't manage getting into the bath, to climb into the bath for the shower, we'd rather have the bath taken out and a walk-in shower put there if possible... The hospital agreed to do it to help out on it and they come in, measured up done everything you know and then all of a sudden

there was a letter to say, sorry no funds, so they stopped it... it's got to the stage now we really need a shower instead of getting over the bath because he can hardly lift his legs up and I've got deterioration of the spine as well it'll only be a matter of time, will I be able to get over the bath with my legs. (Couple, European, 65-74 years, 10+ years tenancy length)

- 174 For other tenants, the shower over the bath was a positive, especially if one person in the household preferred to take baths than showers and visa versa. Tenants who had received upgraded bathrooms were the happiest. For one tenant, the simple addition of an extractor fan in the bathroom had made an enormous difference.

Now I'm very, very happy because I've got everything in there, because it used to have so much mould, and I was always cleaning it, and cleaning it, and I had the windows open all the time, and then we used to have, I don't know, somebody coming checking the houses, and I'd tell them I'd like something to be done about the mould and everything, and at that time it always seemed to come down to a budget. So, out of the blue about a couple weeks ago they come in and put a fan extractor in the bathroom. (Couple, Māori, 51-64 years, 10+ years tenure length)

- 175 Having both a bath and a standalone shower was also viewed particularly positively by tenants. One tenant who was very happy with her bathroom said: *I'm very happy with my bathroom. I not only have a bathtub, I have a glass box shower and a separate vanity unit and I have an air con unit in my shower and a heater unit and it's all there, yeah. (Sole, Māori, 41-50 years, 5 years tenure length)*

Kitchen

- 176 Comparatively more tenants were happy with their kitchens than their bathrooms. Thirty-five out of 52 tenants were either happy or very happy with their kitchens, eight were neutral and nine were either unhappy or very unhappy.
- 177 Again, tenants who had received upgrades were happiest. For some tenants this meant a completely new kitchen, for others it was a new stove, extractor fan or range hood.
- 178 Tenants also had mixed thoughts about kitchen design in terms of storage. Tenants with older kitchens talked about disliking the shallow shelves and lack of cupboard space. Tenants who enthused about their kitchens commented on the size, new appliances and the amount of storage space.

Proximity to neighbours

- 179 Tenants preferred stand alone houses as they thought they offered more privacy from neighbours. Some tenants commented that units were *closed in*. Two tenants commented that the shared walls had created noise issues with their adjoining neighbours. One household had moved all their lounge furniture into a different room because the problem had become so frustrating:

We, as you can see, everything's out here. Because she bangs on the wall. Everything's too loud. And it goes right through to her bedroom, which is right along that wall. Now I've asked Housing Corp to do something and they said with the finances the way they are, no, they can't do it... I'd like to go back in there, but how do you cope with her next door, banging on the wall all the time. (MultiA, European, 65-74 years, 10+ years tenure length)

Exterior and outside spaces

- 180 Thirty-seven out of 52 tenants were happy or very happy with the outside / exterior of their house, nine were neutral and six were unhappy or very unhappy.
- 181 A number of tenants enjoyed having a garden that they could cultivate by growing flowers and vegetables. Gardens provided some tenants with a place for peace and relaxation. One tenant summarised the thoughts of four others: *I love the space of the garden, walking around your own garden space is wonderful, you can't beat it can you.* (Sole, European, 65-74 years, 10+ years tenure length)

Upkeep of sections

- 182 Large sections were enjoyed by some tenants; however, others struggled with their upkeep, particularly older tenants who lived alone. A number of tenants talked about paying for someone to mow the lawns for them. Tenants who lived with a spouse or partner found their sections easier to manage.
- 183 Whilst a number of older tenants found large sections a struggle to maintain, younger tenants, particularly those with children, generally enjoyed having big sections. Although one tenant admitted that she had neglected its upkeep, others found them easy to maintain. One tenant said: *I mean you give it a quick mow and a quick dig over in the gardens and that's pretty much it.* (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)
- 184 Trees were a point of frustration for a number of tenants. Trees blocked sunlight and the roots upset the foundations of the house as well as drainage systems. Tenants with problem trees had been required to deal with the issues themselves as they were told that it was not within the Corporation's budget, or the tree was not on Corporation property.
- 185 Noxious weeds and creeping vines were also a nuisance for a few tenants who struggled to keep on top of them. One tenant spent a week getting rid of ivy which had overrun the section.
- 186 Some tenants incurred financial costs maintaining their outside spaces, for example by paying for someone to mow the lawns or remove trees. One tenant's household had invested heavily in their outside space. They had reportedly spent *four or five grand on the gardens alone. And we, last count it was twelve cubic meters of cement being poured in here, and hundreds of plants and stuff like that, so we've put a lot into it.* (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

Fences

- 187 A third of tenants talked about their fencing. Some had erected their own fencing after their requests had been declined by the Corporation, others talked about the benefits of their fencing and the improvements it had made since the Corporation had installed it. Tenants valued fencing as it provided a sense of security and privacy, safety for children and maintained property boundaries.
- 188 Some tenants had witnessed other Corporation houses receiving fencing when their own requests had been declined due to budgeting. These tenants described a feeling of injustice. One tenant had managed to negotiate that they received the fencing that had been intended for their neighbours as the neighbours had wanted to keep their hedges.

- 189 A lack of fencing was associated with people trespassing onto the property. Fences appeared to solve the problem. One tenant talked about how the Corporation had erected fences to the front and back of the property but not the sides. The tenants installed their own fencing at the sides of the house to prevent the property from being used as an escape route for people running from the police:

We put the ones up and down the side of the house because originally it was open down that side but we used to have people going over that fence there and running ... Getting away from the police you see. ... Running up the side of the house and over the back fence into the next street so we set a booby-trap out there one night, put a rope across about ye far off the ground and in the darkness we heard this guy running up, we could hear the footsteps coming thump, thump, thump because he was running up the side of the house. Next thing you hear this thud, a bit of swearing and cursing and so forth and he picks himself up and limped over the back fence. He never did it again but we put the fence, I put a gate across both sides. (Couple, European, 51-64 years, 10+ years tenancy length)

- 190 Half of the tenants who talked about fencing referred to the safety of children. Fences were regarded as essential for keeping children safe from roads, and keeping them within the property boundaries. Fences were also used to keep neighbours dogs out of properties thereby preventing them from digging up gardens.

Garages and driveways

- 191 Some tenants spoke about wanting to have a garage. Tenants who had a garage were grateful although one tenant found the garage was too small for their car which was a taxi. One tenant had converted the garage into a gym although the absence of electricity meant that it could only be used in the day time.
- 192 A few tenants mentioned that they would like their driveways to be wider and or made with concrete. One tenant found that having no concrete meant that the driveway was slippery when wet and they were concerned that the car might skid into the house.

Situation of house

- 193 A few tenants talked about the situation of their houses in terms of privacy and safety. Being set back from the road, or down a long drive, was desirable for privacy as opposed to houses that were overlooked.
- 194 For one Pacific tenant, the fact that the house was built above the ground was a real bonus. Her daughter remarked: *Oh, she's scared of the tsunami. (laughter) Or, you never know, it might flood one day, and we sitting on high.* (CoupwC, Pacific, 31-40 years, 5 years tenure length)

House condition

- 195 Thirty-seven out of 52 tenants were happy or very happy with the condition of their house. Twelve tenants were neutral and three were unhappy. However, even happy tenants listed a number of issues with their properties including infestations of wood mites, dampness and mould, draughts and heating issues.

Damp and mould

- 196 A number of tenants had concerns over the levels of damp in their houses. The dampness was so severe in some properties that the tenants were concerned about structural damage. Walls were soft and crumbling and there were concerns that the foundations were softening. One said: *when the inspector and builders took me outside here and on the driveway it all goes on a lean. It goes that way and another part of the house goes in different angles.* (Sole, European, 51-64 years, 10+ years tenure length)
- 197 Mould was a big concern for tenants in damp houses. Mould was most prominent in bathrooms but was also present in bedrooms and for some throughout the entire house. Children's bedrooms were also mentioned as rooms which were damp and mouldy. Mould was sometimes attributed to a lack of sun on the property or damage to external walls.
- 198 Mould was also said to be the greatest problem during the winter when the temperature was at its coldest. Tenancy managers had advised tenants to keep windows open to ensure ventilation, however this had not always solved the problem. Tenants talked about cleaning their walls and ceiling *constantly*. Whilst bathroom windows were often left open continuously, keeping windows open during winter throughout the rest of the house was not feasible during the coldest weather.

Warmth and heating

- 199 Thirty-six out of 52 tenants were happy or very happy with the warmth of their house. Twelve were neutral and four were unhappy or very unhappy.
- 200 One tenant explained that the house was so warm that they had not used the fire during the winter. Other tenants were happy with the warmth of the house because it compared favourably to previous accommodation. One tenant said: *Yeah well we were here at the end of winter and it wasn't that cold. I mean we came from a house that was really, really cold and so to us it was warm even though everyone else was, "Oh it's cold".* (SolewACwC, European, 31-40 years, less than 1.5 years tenure length)
- 201 Tenants who rated the warmth of their house as neutral, unhappy and very unhappy talked about poor heating, being unable to afford to run heat sources and draughts. Some tenants complained about draughts around windows and doors that were particularly problematic in the winter. The draughts were often described as being like wind blowing through the house. For one tenant the problem was so bad that strong winds had blown the windows open. Another tenant explained how her neighbour had replaced all the windows in their own house with *aluminium windows and the difference in the heat over there, you've got no, there's no comparison...* (Couple, European, 65-74 years, 10+ years tenancy length)
- 202 For a few tenants, the house was so cold during the winter that the household slept in the one room which was warm, usually the living room. This was usually where the heat source was located and was often carpeted. One tenant said that her children had *slept in the lounge for about three winters.* (SolewC, Māori, 18-30 years, 5 years tenure length)

Carpets and insulation

- 203 When talking about the warmth of the property, a number of tenants made reference to whether or not the house was insulated or had carpets. Tenants without carpets thought that their houses were colder as a result. Conversely, those tenants who had carpets thought that their houses were warmer since they had been laid.
- 204 Whilst all of the tenants thought that their house was insulated, some had houses that were not insulated when they first moved in or were only part insulated. These tenants talked about the positive difference made by the insulation although some commented that the materials used meant the insulation was not as effective as it could have been.

Heat sources

- 205 The Corporation provides at least one heat source in each household. Some tenants talked about heat sources which were inadequate or which they could not afford to run. Some households relied on warm clothing and blankets to keep warm.

Fires

- 206 Tenants who heated their house with a fire generally commented that the fireplace provided a good amount of heat. Some commented that the heat produced by the fire was so effective that they opened windows or wore summer clothing in the house during the winter when it was lit. The main issue discussed by tenants with fireplaces was having draughty windows which negated the heat from the fire.
- 207 One tenant had asked for a 'wood bin' when they had moved in as the house had an open fireplace which they found to be ineffective. The Corporation had declined to make the replacement so the tenants had spent money to install their own. Due to changes in heating regulations in Christchurch, as part of the clean heat programme, the wood burner that they had installed was going to be replaced.

I hope they put a decent one in 'cause some of the ones they put in they renew the bricks every six months but this one doesn't have the bricks it's got a big stainless steel cylinder. I paid quite a lot of money for it and this is the last year I'm allowed to use it and there's nothing wrong with it, this smoke free rubbish that this city council's got it's just stupid. (Couple, European, 65-74 years, 10+ years tenancy length)

- 208 Another tenant had opted for a heat pump when their wood burner was due for replacement under the Clean Heat programme. They thought that the heat pump would be more economical to run as they could not afford the wood for the fire.

They took my fire off me which I knew they would because it was over fifteen years old. It was a big old log burner and they ... Yeah. They gave me the choice whether I wanted a fire or a heat pump and I chose a heat pump because I can't afford to buy the wood anymore ... my Case Manager did say that a heat pump might not heat this whole house but we'll manage. (SolewGC, European, 51-64 years, 10+ years tenancy length)

- 209 A Pacific family had asked the Corporation for a heat pump because the heat that they got from their fire was not adequate to heat the house:

The only problem is because we need [a heat pump]. We ask about the fire place, because it heats up only the lounge, not outside. The bedrooms are all

cold. ... We ask and they said, "No, they don't do that, because we've got a fireplace." (CoupwC, Pacific, 31-40 years, 5 years tenure length)

Heat pump

- 210 Tenants with heat pumps commonly complained that they were only able to heat one room and that the costs of running the heat pump were prohibitively expensive. The running costs meant that a number of tenants did not use their heat pumps at all, or used them sparingly. One tenant had changed to a heat pump from alternative heat sources as they had been informed that it would be more economical.

I was only on a single Sickness [Benefit] at the time. And that's squat. So, then I decided, that they reckon that if you run that it's economical, blah, blah, blah, and you leave the doors open, blah, blah, blah, it'll heat the whole house for you. I didn't appreciate nearly five hundred dollars in power charges. ... I did it for a couple of months, cost me over five hundred bucks in power. Of course that had to stop. (laughter) (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

- 211 One tenant complained that they had not been shown how to use the heat pump economically when it was installed:

I have a heat pump which I don't use, too expensive ... When they first installed it I couldn't get the relevant information. Even the [manufacturers], I rang them up. They were very offhand about it. They gave me a manual and everything but they didn't tell me the economical way to use it.... They couldn't care less because I suppose they were getting paid to put it in and it was business for them, don't worry about the person that was going to use it and I found a big difference in my power bill that year ... It would only heat at one room you see, it doesn't heat the whole house. (Sole, European, 75+ years, 10+ years tenure length)

Interactions between heating, finance and health

- 212 There were several examples of how heating, finance and health interacted. One tenant who was a wheel chair user talked about how important it was for him to keep warm *because I can't control my body temperature*. His house had multiple heat sources but he confined himself to his bedroom during the winter to save money.

Yes it's warm. It's all been insulated.... There's a heat pump that has been put in. There's also a wall heater that was here originally, there's a night store in the hall ... there's a heater in the bathroom and I use a oil heater in my bedroom. I usually just, I stay in my bedroom with the oil heater going in the winter 'cause I don't like heating two rooms at once. That's just a waste of money. (Sole, European, 31-40 years, 10+ years tenure length)

- 213 For another tenant, the open plan layout of the house contributed to her struggle to heat the house affordably. She needed to keep the house warm for the benefit of her asthmatic son and had received assistance from outside the Corporation to get a heat pump installed, however she found the heat pump expensive to run.

No I don't like the open plan at all, it's a bitch to keep warm. It really is, it costs a lot of money, I own that heat pump. I got that when my son was a participant in the asthma research, 'cause he's asthmatic. And I got that for free when he was a participant. And it's really expensive to run that in winter because of it being open plan, I can't just heat up one room and keep it warm I have to heat three rooms.

So it's really hard, it's really expensive yeah. (MultiAwC, European, 31-40 years, 10+ years tenure length)

Maintenance

- 214 The majority of tenants spoke about actively looking after their homes and having pride in where they lived. However it was evident that some maintenance issues went unreported. Most tenants reported the major maintenance issues but may have waited until their inspection to raise smaller issues. One tenant said they had not informed the Corporation about water leaking into the house from outside which was likely to be a more significant issue.

Well about a month ago it was raining, and like the water started leaking inside. I just heard heaps of dripping but I thought it was outside and I looked in the room and the water was coming through. ... I haven't told them yet. ... it hasn't leaked any more I think it was just heavy rain eh? (SolewC, Pacific, 18-30 years, less than 1.5 years tenure length)

- 215 Most tenants found the Corporation responsive when they reported maintenance issues. Tenants found that the Corporation compared favourably to private landlords when it came to responding to maintenance requests.

Normally everything gets fixed. You can ring them and normally they're there within a couple of days to fix whatever's broken, so in that aspect in comparison to what I hear about nightmare stories from going private you know that's pretty good. (CoupwC, European, 18-30 years, 5 years tenure length)

- 216 Tenants were particularly pleased with the speed at which the Corporation responded to urgent jobs including plumbing and electrical issues.

Halfway through last year I turned the hot water tap on at tea time to wash the dishes and it wouldn't turn on so I rung up [my Tenancy Manager and] he said, "Get off the line I'll get the plumber straightaway." Twenty minutes and he was here. (Couple, European, 65-74 years, 10+ years tenancy length)

- 217 In comparison, there were a number of complaints about the way in which the Corporation responded to non-urgent work. Issues that tenants reported had taken longer to resolve or which remained unresolved included window locks or latches that needed replacing, jamming doors, rattling windows, and bathroom renovations.

- 218 Some tenants reported excessive resources had been sent to carry out simple jobs. For some tenants this was a source of frustration when they were being told that there were insufficient funds to complete other maintenance tasks. One tenant said:

But they can afford to send two painters to do the same damn job when it's already been done. On the same window, when there's other windows that need doing. Bathroom walls that have got the paint flaking right off them - that they won't do. They do the roof, but they won't do the walls. You know, and it's, it's really annoying. (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

- 219 Tenants also reported instances where the workmanship had been poor or the materials that had been used were of a poor quality which meant that the repairs had not lasted long. Some tenants also complained about the mess that was left behind by contractors and the disruption they caused to their daily lives.

- 220 A few tenants talked about maintenance issues that were a health and safety concern. These issues included external doors that did not lock, carrying hot water from the stove or kettle to fill baths when the hot water supply was not working, children slipping in bathrooms due to excessive damp and leaks, and tripping on external pathways which were uneven.

DIY

- 221 Some tenants had taken on repairs, maintenance, decoration and renovations to the house themselves. For some this was due to delays in getting issues resolved, being advised that issues won't be addressed by the Corporation due to budget constraints, or unsatisfactory outcomes when issues have been addressed.
- 222 The advice tenants had received from their tenancy managers seemed to vary. Some were told to do themselves if the Corporation was not going to prioritise the work, others were told not to. Three tenants said:

We actually have always got on good with the landlords... the one we've got now, he's really great he says carry on as you are and the ladies we had before for years said, "Look if you can do the repairs yourself as long as you don't wreck the place." And we have, I mean we did up our own kitchen and we did up the hallway and we're getting through it but we're trying to save for a deposit for the house now so we haven't got money to spend on it. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

I mean, the amount of times [my Tenancy Manager has] come through and done an inspection, and I've said to him, "Look this has been like this," and you get, "Oh no, it's not a priority." ... So I've now just given up. And he has sort of...yeah, well he has sort of said, "If you do it, you do it, if you don't, you don't. But we don't like you doing it." But it's like, "Well, I'm sorry, but I can't live with this anymore." (CoupwC, European, 31-40 years, 10+ years tenure length)

They said they weren't going to paint or bother even repairing the holes and stuff. I asked if I could paint and they said no, so I wasn't too happy about that but oh well. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

- 223 Tenants who had carried out maintenance work on their houses had often incurred financial costs through purchasing the materials they needed. One tenant talked about a time when the Corporation would provide the materials to tenants who were willing to carry out the work.

Reflections on being a Corporation tenant

224 This chapter presents tenant participants' reflections on being a Corporation tenant. The evidence presented is based on tenants' thoughts and experiences of being a Corporation tenant.

The Corporation as a landlord

225 All tenants spoke about their experience of the Corporation as a landlord. Some specifically acknowledged the role of the Corporation in supporting its tenants during their time of need for as long as that need exists. In the words of one tenant: *We do believe that Housing New Zealand properties are for people that need them and if we don't need it then we shouldn't be here, it's that simple.* (CoupwACwC, European, 31-40 years, 10+ years tenure length)

226 Analysis of tenants' experiences of the Corporation as a landlord provided the following themes on which to base this section: comparison to private rental, communication and customer service, fairness, stigma, and transfers.

Comparison to private rental

227 All tenants who drew comparisons between the Corporation and private rental spoke favourably about the Corporation both in terms of accommodation and as a landlord. Private rental accommodation was described by one tenant as *'absolutely atrocious living [and] the landlord was here, there every day. You didn't get, like you had any space, any place to just be yourself and be your family.* (SolewC, Māori, 18-30 years, less than 1.5 years tenure length). Other tenants described the Corporation as more considerate than private landlords. One tenant said:

It's nice, a lot of the places I've lived at you'd have land agents go through on a regular basis checking your property more than anything and I think if you're a reasonably good tenant, I think Housing New Zealand acknowledge that and they don't I suppose maybe annoy you as much. And it's nice not having your landlord that can just waltz up and turn up on your doorstep. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

228 In addition to being more affordable, the Corporation was described by tenants as more responsive than real estate agents and private landlords. One tenant summarised how the Corporation provided 'the whole package' as a landlord:

I can't afford private rentals... I mean I'll be living under WINZ forever just trying to keep up with the accommodation grant and everything and I just couldn't get the quality of where that I live in now any better out there in the private sector. There is some hovels and I've lived in a few and I used to live in some rat infested, cockroach infested hovels just 'cause I needed somewhere to live, you know. So it's just awesome 'cause all Housing New Zealand houses come to you, it mightn't be all done up, if they're being cleaned they're awesome and you've got your own yard ... and whenever something needs doing you don't, you're not sitting there waiting for the real estate agent to get back to you. (Sole, Māori, 41-50 years, 5 years tenure length)

229 Even when tenants expressed some dissatisfaction with Corporation as a landlord, it still compared favourably to private landlords. As one tenant said:

I think the good thing about Housing is even though it's frustrating trying to get hold of them, someone, they still get around to do the job and if the job's not done properly they'll send a person back to do it, whereas private renting that didn't happen. (SolewC, Pacific, 41-50 years, 10+ years tenure length)

Communication and customer service

- 230 Tenants were asked to rate the service they received from the Corporation. Two thirds of tenants were either happy or very happy with the service they received. The speed with which issues were dealt with was a common theme in tenants' responses. One tenant commented that *if you've got a problem they deal with it 'like that' and that's a service you can't improve on.* (Sole, European, 65-74 years, 10+ years tenure length)
- 231 Only two tenants rated both questions negatively. Both of these tenants' stories included concern over the safety of their children due to the behaviour of their neighbour or someone in their life. Both thought that the Corporation had not taken appropriate action to ensure that they were safe. One said: *Well it's, I'm happy to be with Housing Corp because it's cheap and something I can afford, I'm unhappy 'cause they don't exactly look after their tenants.* (SolewC, Māori, 18-30 years, less than 1.5 years tenure length).
- 232 Three tenants were unhappy or very unhappy with the service but happy or very happy being a Corporation tenant. The reasons they gave for being unhappy or very unhappy with the service were:
- the length of time it took for the Corporation to respond to maintenance requests
 - the tenancy manager not returning their calls
 - not having a single point of contact at the Corporation which meant that they received inconsistent advice and attitudes.
- 233 Despite their concerns regarding the service all three were happy or very happy being a Corporation tenant. One tenant said that this was due to the difficulty he had experienced in getting a Corporation house and another said that their Corporation property was *just like your house.* (SolewGC, European, 51-64 years, 10+ years tenure length). This discrepancy highlights the distinction between tenants' perceptions of the Corporation as a landlord and what it means to be a Corporation tenant.

Customer Service Centre

- 234 Tenants primarily used the Customer Service Centre (formerly the National Contact Centre) to report maintenance issues. In the main, tenants were very pleased with the service that they received. The call centre was said to be responsive and easy to access. Tenants stated that they did not call with minor issues and only rang the contact centre when they really needed to. Some preferred contacting the Corporation through the contact centre rather than their tenancy manager. However, not all tenants had positive experiences. One tenant said calling the contact centre was *like banging your head against a brick wall.* (CoupwC, Pacific, 31-40 years, 10+years tenure length)

Tenancy Managers

- 235 Tenants spoke about how responsive the Corporation was when they were needed. Tenancy managers were singled out as providing excellent customer service. One tenant said:

My tenancy managers are brilliant... They, if I can't get hold of them on the phone I leave a message, they're back to me really quickly, they are, if something's wrong it's generally sorted within a couple of days, if not that day. Awesome contact, lovely people and I suppose the big difference between the tenancy managers and my experience with private renting, is they don't treat you like crap to be completely honest. They're, you're a person and they also are very adamant that this isn't their home it's ours. (CoupwACwC, European, 31-40 years, 10+ years tenure length)

- 236 The relationship with the tenancy manager appeared to be central to tenants' ratings of the service that they received. Some tenants talked about tenancy managers who went the extra mile to help them maintain their tenancy. As one tenant said:

They're there when you need them.... being available to korero to you, not only about your housing issues but those boys have also helped me with the financial side of my whare eh and dealing with Social Welfare and having the moneys that I haven't had and have gone, they've gone to great lengths to keep me here. (Sole, Māori, 41-50 years, 5 years tenure length)

- 237 For some tenants there had been inconsistency between tenancy managers. A small number of tenants spoke about having two tenancy managers that they dealt with at the same time. One tenant explained how one of their tenancy managers worked with them to manage their rent payments which became problematic at times due to their fluctuating income (her husband was a taxi driver). However a different tenancy manager had set tribunal proceedings in place as he did not understand their financial situation. The tenant said: *Why he doesn't understand like [our other tenancy manager], it's not like we have a regular standard income, if we did it would be real easy. (CoupwACwC, Pacific, 31-40 years, 5 years tenure length)*

- 238 For the majority of tenants, the differences were highlighted when they had experienced a change in tenancy manager. One tenant said:

I have a really good case manager... She's really, really good and she treats me with the utmost respect ... she gets things fixed if I need something fixed all I have to is ring her, within twenty-four hours it's fixed. Now before that, dealing with the other two before that, I would be lucky if I got it fixed at all. (Sole, European, 31-40 years, 10+ years tenure length)

Trying to get attention

- 239 When tenants were dissatisfied with the Corporation's response, they had found alternative ways to get attention. This included enlisting the help of external parties such as doctors or social workers to write a letter to the Corporation. Other tenants enlisted the referential power a powerful third party as a tool in their communications with the Corporation. For instance, one tenant had been asking for a couple of years for the kitchen to be replaced due to its poor state of repair. The requests were declined so they wrote to National Office Wellington stating that they were taking the issue to the *Health Department*. They included photographs of the kitchen and asked "Would you put food in these cupboards?" They received new cupboards a week later.

- 240 Tenants also talked about using the threat of lawyers or quoting the Official Information Act to get information or responses that they required. One family withheld their rent in an attempt to get attention after a number of maintenance issues (including faulty wiring) were not responded to by the Corporation. When their attempt to get attention failed and they faced tenancy tribunal they decided to pay the rent, and do the maintenance work. In the tenant's words:

They'll take us to the tribunal. But that's the only thing, they didn't know the reason why... I didn't want to pay the rent, I just want to miss it, so that, to get their attention, but they never kept them. They always go to court, they bring these papers, and all these people, and they said to him, "Oh, stuff it, because I've had, I don't want my kids to end up in anything like this, so we have to pay them and then we have to do it ourselves." (CoupwC, Pacific, 31-40 years, 5 years tenure length)

Applying for a Corporation property

- 241 One tenant highlighted the difficulty some people have applying to the Corporation for housing. She explained how problematic applying for a Corporation property had been when she had been trying to leave a violent relationship. The tenant had understood that the process to get a property involved receiving information by mail which would have alerted her partner to the fact that she was trying to leave. She had been pregnant at the time and feared for the safety of her baby. She spoke of other women who she knew to have been in similar situations suggesting that she is not the only one who has experienced difficulty in this situation. She said:

*It's sh*t as trying to get a house. It really, really is and when I was pregnant with my daughter who's now eleven, I tried to leave [my partner]. And I was secretly waiting for a Housing Corporation place and things were bad then, because he was shoving me around, making me fall over a lot and I knew he was going to kill my baby if he did that. And Housing Corporation was being quite difficult and you know, 'cause they wanted to send me stuff in the mail and [he] would know. He'd have heads up I'm trying to do a move so it was hard to do it secretly, and I ended up not doing that. So I didn't leave him. So I would have liked to have left before baby came along. Yeah, so a lot of time I wanted to leave [him] and I couldn't and it's really hard getting a Housing Corporation place and all those girls are trying to get away from their partner, you don't, you can't wait another year. You can't wait six months. You don't know where the f**k you're going to be in six months. You know, CYFS got your kids because you didn't move. So, I've had a lot of mates who have lost their kids. (SolewC, European, 18-30 years, less than 5 years)*

Transfers

- 242 Some tenants talked about their experience of applying to the Corporation for a transfer. Family and health were the main reasons identified for wanting to transfer. One tenant spoke about wanting to keep family safe from someone, but a more common reason was the need for more space for growing families. Otherwise tenants were generally happy where they were. One tenant said: *I don't really want to transfer from here but I just wish that they could add on a couple more bedrooms and then, yeah.* (SolewC, Pacific, 31-40 years, less than 1.5 years tenure length)
- 243 The length of the process was a common issue raised by tenants who spoke about transferring. One tenant had requested a transfer to a smaller house because of declined health. The Corporation's response was that the tenant would be waiting for up to twelve months. Another tenant *tried for a transfer to Timaru, but it just took*

too long, so. And it's just the hassle of the, the cost of moving. (Sole, European, 51-64 years, 10+ years tenure length)

- 244 Tenants were not always aware of the Corporation's policy giving tenants three houses to choose from when transferring. One tenant, who had three children (two of whom were teenagers) and lived in a two bedroom house, had been waiting for eight years for a transfer to a bigger house. Her name was taken off the transfer list as she had turned down three houses but the policy had not been explained by the Tenancy Manager. She said:

Last year she told me that, "Oh your name's not on the list any more." And I said, "Why?"... and she says, "Cause you've turned down three houses." And I said, "can't you step us down or something instead of taking our name completely off?" And she said, "No, I'm sorry but that's our policy," and I'm like, "For goodness sake." Yeah so I talked to another lady different to her, so hopefully they will give us something. (SolewC, Pacific, 41-50 years, 10+ years tenure length)

- 245 Another tenant applied for a transfer when they were paying market rent and were not told that they were ineligible. It was only when their circumstances changed and they moved to income-related rent (IRR) that they were made aware that they hadn't been eligible before. This tenant said: *Now we are, 'cause we are income-related, so we can now get the transfer ... But, you see, no one had told me that. (CoupwC, European, 31-40 years, 10+ years tenure length)*

Fairness

- 246 In a number of instances tenants misunderstood Corporation policy, which they attributed to the communication that they had had with their tenancy managers. For instance, one tenant was frustrated that problematic neighbours had not been evicted from their Corporation property. They had been told about the ninety day notice but thought that the Corporation *just don't want to go through the hassles and take him to court and stuff. (SolewC, Māori, 18-30 years, less than 5 years tenure length)*

- 247 A few tenants compared their houses with observations of other tenants' houses and thought that they had not been treated equally. For example, some had observed or heard about other tenants who had received interior upgrades, renovations or fencing. One tenant also thought that the rent was not calculated fairly when they compared their rent payments with their neighbour's. He said:

I was told I was paying more rent because of the garage, than what my neighbour was paying, with a three bedroom house, with a garage... When it comes to repairs on the garage, they don't own it. Work that one out. (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

- 248 Some tenants were frustrated that they were not given 'legitimate' reasons for maintenance and interior or exterior upgrade requests being turned down. The most commonly quoted reason given was *the budget*. Tenants wanted to be provided with a clearer understanding of what the Corporation's priorities were and when the work would likely be done. This was particularly important to those who thought that they had been treated differently to others.

Stigma

- 249 A number of tenants talked about the stigma of being a Corporation tenant. All had been Corporation tenants for ten years or more. One tenant said:

People sort of look at you when you say you're in a Housing New Zealand house and they just automatically put you in that category of you're living like "Once Were Warriors" or something like that. (laughter) People do seem to look down on you and think, "Oh what are you doing with your life?" It's not always like that. ... It's their problem not mine (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

- 250 Some longer term tenants spoke about the stigma of being a Corporation tenant in terms of being excluded from a life which they wished they had had. Tenant said:

The not so good thing about being a tenant is that people tend to look down on you because you're low income. And that's really annoying, it's really depressing actually, 'cause I'd like to be in a nice house and I envisaged when I was like in my twenties and that that I would have my own home by the time I was thirty-seven. (MultiAwC, European, 31-40 years, 10+ years tenure length)

Yeah the tag of being a Housing New Zealand tenant, like at work you're talking about people buying and selling houses and you're sitting there going oh I wish I can do that. I wish to move somewhere else. (Coup, European, 31-40 years, 10+ years tenure length)

- 251 One tenant talked about maintaining the appearance of the outside of her house to make sure that *people don't think it's Housing...I don't look Housing New Zealand, so I don't get categorised with the rest of them, so I have no problems with that.* (CoupwC, European, 31-40 years, 10+ years tenure length)

- 252 Only people who had been tenants for ten years or more described negative discrimination and the stigma surrounding being a Corporation tenant. A tenant who had lived in her Corporation property for less than one and a half years saw things differently: *I really like Housing, I like it. I never thought I would be in the system but I like it, yeah. I don't think there's that stigma anymore that used to be you know.* (SolewC, European, 31-40 years, less than 1.5years)

The impact of being a Corporation tenant on households

- 253 Tenants' stories of being a Corporation tenant continued to focus on the same topics as the reasons they identified for applying for a Corporation property. These topics were finance, family, overcrowding, security, and health and disability. They are used to structure this section.

Finance

- 254 Most tenants made some reference to their financial experiences as Corporation tenants. Some tenants talked about how they still struggled financially or were just making ends meet. One tenant said that *even with Housing New Zealand's help with being able to live here it's still very tight on my budget with three kids.* (SolewC, European, 18-30 years, less than 1.5 years tenure length)
- 255 Other tenants commented on how being a Corporation tenant had helped them improve their financial situation. One tenant said: *Yeah, it's helped me get back on*

my feet, money you know. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

- 256 Tenants' stories about finance referred to two key areas: rent and income; and, house running costs.

Rent and income

- 257 The affordability of income related rent (IRR) was described as one of the best things about being a Corporation tenant. Particularly tenants commented positively if they had previous experience of struggling to pay private market rents.

- 258 Having rent paid out of their benefit entitlements provided peace of mind for tenants who may have struggled to keep up with rent payments in the past. One tenant commented:

I know my rent gets paid every week. ...I don't have to worry about the rent every, it's paid automatically. It's not one of those ones where I know I'm going to make a mistake ... it's very important for me to have a roof over my kids' head. (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)

Income-related rent vs. market rent

- 259 Some tenants who were beneficiaries still found the rents too high, particularly as they found that their rent increased every time they had an increase in their entitlement.

If you get a rise in your pension, they get a rise in Housing Corp's rent ... every year you people there with your rent, we get about five dollars a fortnight out of the pension and next minute bang, we get, your rent goes up you lose it, it's a waste of time getting a pension rise....I get so much disability on top of me pension, it's not much, but that goes on it too I don't think it should have anything to do with your rent but it does. Every penny you earn goes on that thing for your rent, I get a help to pay the telephone, I get a help to the doctors and we, June gets so much for using the car to take me to the doctor. And everything like that they deduct it still from your rent and I reckon it should be kept free from the rent. It's there to help you but it's not; you lose. (Couple, European, 65-74 years, 10+ years tenancy length)

- 260 The trade off between rent and income caused some tenants to question the value of increasing their income. For one tenant, IRR was a potential disincentive to work:

When you get family assistance for working your rent goes up and your family assistance goes down. So then you're working for, it's not really benefiting you much and you've got to weigh up whether it's worth working, or whether it's worth just staying at home and not bothering. (CoupwC, European, 18-30 years, 5 years tenure length)

- 261 Some tenants also spoke about how they aspired to save money in order to buy a house but were unable to. Their rent increased alongside their increasing income making it impossible to set the extra money aside.

I mean Housing New Zealand expect you to save for a house but you can't really afford it every time they put up the rent because every time your income changes

the rent goes up, so it's just trying to save when you can't really. (Coup, European, 31-40 years, 10+ years tenure length)

- 262 In contrast, a tenant on market rent talked about how the low rent was enabling them to work towards housing independence.

It's still market rental but the area's not classed as a very high economic area so it keeps the rent down while we're trying to save money, and get some debts paid out of the way so we can afford a mortgage. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

- 263 The majority of tenants were positive about IRR. They thought that the rents were more affordable and provided a safety net if their income reduced. One tenant summarised this position saying:

Financially, if it wasn't for, obviously for the IRR we, there's no way we would be able to be living in a property of this size or of this quality to be completely honest ... of course with it being IRR, I know that if our income drops our rent's going to drop, that's a safety net for us if anything, we always know that we're going to have somewhere to live, yeah. (CoupwACwC, European, 31-40 years, 10+ years tenure length)

- 264 One tenant conveyed their misunderstanding about the way in which IRR was calculated. This tenant didn't fill in the IRR forms as they thought they would be paying above market rent. By not providing information about their income to the Corporation they were automatically put onto market rent. Their misunderstanding of the intention of IRR could have resulted in the tenant paying too much rent.

We earn a lot because he needs, he works overtime, because we've got lots of bills to pay, and we've got kids to feed. And when we do the review, and they look at his pay, and they says, "No, your rent has to go up." Why is that? Why do they have to go with your income instead of going to the market rate? ... Because I receive a package from there to, for our review, and they then gave me that, oh, that was the number in the 0800, I rang them and I said to them, I didn't ring the unit down here, but I rang the number, and I said to them, "What will happen if I don't want to fill out this forms for the review?" And then he said to me, "If you don't then they will put the... Yeah, the market rent." And I said, "Will I be in trouble?" And then he said, "No, that's the only thing they need to you to fill out those forms, it's just to help you with your rent." The only help I can get from them is raise the rent, instead. (CoupwC, Pacific, 31-40 years, 5 years tenure length)

- 265 One tenant spoke about their difficulty managing financially when they were put onto market rent.

Market rent is crazy when you're on a low income. ... these houses were built to help people, not to make them homeless. ... if I didn't have a boarder, things would be a lot tougher for me. ... thank god he was here when they put the market rents up. 'Cause I would've been on the street otherwise. (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

Meeting rent payments

- 266 Meeting rent payments was a concern for tenants with a sporadic income. As one tenant explained: *My husband's work as a taxi-driver, some days we make good money and some days we don't, it is very hard to measure out our income ... I don't*

want to get behind in arrears. (CoupwACwC, Pacific, 31-40 years, 5 years tenure length)

- 267 Another tenant found that the Corporation displayed understanding when there were occasions that they needed to delay a rent payment in order to meet competing financial demands. This tenant said: *I can call them and they will allow us to use that rent and top up with twenty dollars to pay off the missing payments.* (CoupwC, Pacific, 31-40 years, less than 1.5years tenure length)

Disposable income

- 268 A few tenants talked about how their rent impacted on the amount of disposable income that they had. One tenant who struggled financially said:

What we pay with the amount of kids we've got, we're both on not high incomes so and we pay our rent every week which is fine but there's not a lot left over to pay the bills and groceries and that. So going privately is just, we'd never be able to afford it, no way. (CoupwC, European, 31-40 years, 10+ years tenure length)

- 269 In comparison, a tenant who had been living in her Corporation property for less than 18 months was able to relate her circumstances directly to recent experience in the private rental sector.

Well it's cheaper here, heaps cheaper I think I only have to pay ninety instead of two hundred and eighty so that's definitely a big help. ... Well it's more that I can afford to buy the kids some clothes occasionally or stuff like that (SolewC, European, 31-40 years, less than 1.5 years tenure length)

House running costs

- 270 The house running costs discussed in this section are those that were related to being a Corporation tenant. This included the costs incurred or saved through maintenance issues, the upkeep of outdoor spaces and the costs of heating the property.
- 271 Some tenants spoke about how maintenance issues inside their homes had cost them financially. For example, one tenant had a faulty water tank that was creating additional power costs. Another tenant was spending more money on power to heat their house to compensate for draughts. In comparison, one tenant said that they saved money on power since moving into their Corporation property, despite it being a larger house than they had lived in previously.
- 272 One tenant had faced additional costs as soon as they had moved in to their property. They found scribbles over the walls in the hallway that had been put there by the children of the previous tenants. The Corporation declined to redecorate the interior of the house so the tenant painted the hallway themselves. They also had to buy curtains and floor coverings at a time when they were really struggling financially.

The whole wall was just a scribbled mess. And I asked Housing New Zealand to fix it, no they wouldn't do a darned thing so I paid to get it done and I was struggling then. ... There was nothing on the floors, nothing at the windows, we had to pay for all that ourselves. (Couple, European, 65-74 years, 10+ years tenancy length)

- 273 Not having to worry about covering the costs of unexpected maintenance issues was said to be a relief for some tenants, particularly if something needed to be fixed urgently. One tenant didn't have the savings to cover the cost of repairs, the other said:

If any repairs need to be done in a hurry that they will always be taken care of and you don't have to worry about the financial part of having it fixed or something that's out of your, something that you didn't plan, it just happened. (Sole, European, 75+ years, 10 years+ tenure length)

Outdoor spaces

- 274 The management of outdoor spaces also incurred costs for some tenants, particularly older tenants who were unable to manage the upkeep of the lawns and gardens themselves. One tenant had offered to give her garden away to be built on but was told by her tenancy manager that *they're not building any more houses in the backyards at the moment*. (Sole, European, 51-64 years, 10+ years tenure length)

- 275 Another tenant talked about her pride in her garden but described the burden of its upkeep.

I can't do it, 'cause of my health problems. I'm going to have to ask for some extra help. ... I manage to scrape together enough to pay someone twice a year. It just lifts my mood and gives me some encouragement. But it used to be beautiful but now I just keep it tidy as much as I can. ... No, I'm not happy with the garden. ... I need some help with that. ... I might ask Age Concern, they sometimes help people out with things, yeah. (Sole, European, 65-74 years, 10+ years tenure length)

Warmth and heating

- 276 The cost of heating their houses was a concern for many tenants. Whilst tenants with fireplaces often found the cost of firewood to be prohibitively expensive, one tenant was able to heat her house for free throughout the previous winter.

People that were building those new houses at the back there, they threw all their timber 'cause they asked me if I wanted it. I said, "Okay I'll just get someone to chop it up," and they did, they threw everything over the fence ... Rubbish, yeah the doors and stuff... 'cause he said otherwise he would have had to dump it all, but we used it for the fire. ... we didn't have to pay for any firewood last winter, so that was good. (SolewC, Pacific, 41-50 years, 10+ years tenure length)

- 277 One tenant opted for a heat pump when given the choice by the Corporation because she couldn't afford the wood for the fire. However, other tenants also found power for the heat pump to expensive. This meant that some didn't use the heat pump at all and others used it sparingly.

In the winter I [have the heat pump going], in here ... I don't have it going unless it's really, really cold and then I lock all the doors up and stuff but I try not to just for the power I can't afford it. 'Cause in the winter I'm about four hundred plus a month in power. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

Family

- 278 Tenants' stories described the impact that being a Corporation tenant had on families. One tenant spoke about how becoming a Corporation tenant meant that she had not had her children removed from her care by authorities.

I haven't lost my kids... I might be a bit too close still to them but my life has been rewarded and Housing Corporation has really helped, really helped. We moved just at the right time. (SolewACwC, European, 18-30 years, less than 1.5 years tenure length)

- 279 The key themes evident from an analysis of tenants' stories about the impact of being a Corporation tenant on their family were:

- providing a place for the family
- providing stability for the family
- proximity to family

A place for the family

- 280 Some tenants who had children living in their household expressed appreciation to the Corporation for simply having a place to live. One tenant said:

It's very important for me to have a roof over my kids' head. You know, to make sure that they're warm, they're healthy, they're fed, they've got a roof overhead, a place to sleep, lay their head at the end of the day, and for it to fit in our family life. (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)

- 281 Corporation properties provided some tenants with the space to be a family. Space was provided through having separate bedrooms, outdoor areas for children to play and having some independence from other family members. One tenant summarised:

I don't know, it's just, just seems to be easier on the kids itself having the property and somewhere that they've got the space to come and go, and they can sort of do as they please to a degree. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

- 282 Some tenants' homes provided a family node to which family members naturally gravitated when they needed a place to stay or when the family was getting together for special occasions. As such, tenants with a spare room appreciated the extra space to accommodate additional family members.

I have my son or my daughter come stay over, whānau come visit, yeah so the spare room is good and I'm going to be a nanny May the twelfth so having a room for my moko to come and stay is awesome. (Sole, Māori, 41-50 years, 5 years tenure length)

Providing stability for the family

- 283 Stability was provided for many families by being Corporation tenants. One tenant described how the security of Corporation tenure had impacted on the lives of her children:

Before here I lived in Rangiora and I rented privately and you were forever moving, it was people would sell their houses so you had to move on and that's unstable for kids. I think we went, the kids went through six schools in six months and it was really hard on them, really unsettling. At least here it's they've been at the same school for, well eleven years for the younger one and seven for the wee fella, they're not in that situation as the older two having to up heave their friends and move on to another school because you've had to move. (CoupwC, European, 31-40 years, 10+ years tenure length)

- 284 In addition to the stability that was achieved through staying in one place, tenants also said their Corporation house provided safety for their families. This was either through having their own secure space or through providing a haven away from abusive family members.
- 285 Some people found that being a Corporation tenant enabled them to stay at home to raise their families full time. Two tenants' own childhoods had influenced their decisions to be stay at home parents. One tenant was a single mother who intended to gain employment once her pre-school aged son was in school. She said:

Being on the benefit you just live week to week at the moment and I'm willing to do that 'cause until he's at school at least and ... 'cause I had that as I was growing up. I think it's hugely important to stay home with him until he starts school and then I'll look for work or retrain or something and then my financial situation may change and I'd look into it then but then I'll be forty. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

- 286 The other tenant was a mother of three whose husband worked full time in a low income job. She said: *I grew up without my parents because they were both working, my husband and I won't do that. We'll make those sacrifices now and go without... so I'm home for them. (CoupwACwC, European, 31-40 years, 10+ years tenure length)*

Proximity to family

- 287 Thirty-four out of 52 tenants thought that it was important or very important to have family living close by. In comparison only eight out of 52 tenants did not see proximity to family as important.
- 288 One tenant and her husband had moved into their Corporation house when her husband's parents vacated it. His parents had moved to a smaller Corporation house on the other side of the road. This meant that the family could remain close by but the tenant and her husband had the space they needed to raise their family. The proximity of her in-laws meant that the tenant also received help with the care of the children: *His family are so close, yeah which helps a lot with the kids yeah.... Yeah I can just send them off to granddad, mow his lawns, do his garden yeah. (CoupwC, European, 31-40 years, 10+ years tenure length)*
- 289 Some other tenants also spoke about how extended family living in the area helped with their care of their children. Additionally, one tenant spoke about how living in close proximity helped her care for her elderly mother.

Mother's not far away. She's within five minutes away which is handy for her. She's eighty seven and fairly immobile so we tend to look after her as much as we can and having her nice and handy is quite good. (Coup, European, 51-64 years, 10+ years tenancy length)

- 290 Another tenant spoke about how living close to her mother meant that she was able to see her eldest child more often. She had handed over guardianship of her son when he was a baby, not long before she moved into a Corporation property. She said: *It became quite hard, but with having the old Housing New Zealand house it made things easier, because I was able to have access with my son in a safe environment.* (SolewC, European, 18-30 years, less than 1.5 years tenure length)
- 291 Some tenants did not value living in proximity to their families in the same way. A few actually enforced some distance from members of their family to enable them to maintain parental control over their children. One tenant stopped her 18 year old sister from staying because she said: *I've got a twelve year old daughter that's really impressionable, so yeah. My sister used to stay all the time but now I've put a stop to that.* (SolewACwC, European, 31-40 years, less than 1.5 years tenure length)

Security

- 292 Corporation tenancies provided stability for some tenants and their households, particularly those who had been Corporation tenants for ten years or more. Tenants didn't live with the fear of eviction as they tended to in the private rental market.

I think it's more stable I think living in a Housing Corp house because you know who the landlord is and they're not going to turn around and say "We've just sold the house, find somewhere else to live". You know if they're going to find you somewhere else to live, if they decide to sell the property or anything like that... So it's stability more than anything else I think. (Coup, European, 51-64 years, 10+ years tenancy length)

I don't have to worry, I know that I'm secure. I think that's the most important thing for a person nowadays, to know they're secure. (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

- 293 Tenants who had moved a lot before they became Corporation tenants appreciated the stability from staying in one place. One tenant said: *It's been a stable house, yeah. Before we moved in it was sort of house, to house to house, or flat to flat yeah, that's why it's good.* (CoupwC, Pacific, 31-40 years, 10+ years tenure length)
- 294 The stability of the rent was also highlighted by the words of another tenant: *I like it 'cause I know exactly how much my rent is. It's, things don't change, like on the open market things keep changing, for other people. I'm quite happy, it's stable...* (Sole, European, 51-64 years, 10+ years tenure length)

Security for families

- 295 Households with children valued the stability that being a Corporation tenant brought to their families. Previous experience of moving around a lot had been replaced by a stable environment in which children could be raised and educated.
- 296 Corporation houses provided some families with safety from domestic or gang related violence or homelessness. As one tenant said: *It's just because me and my girls have got somewhere to go....I don't have to think about where I'm going to go and stay for the next couple of weeks.* (Sole, Māori, 41-50 years, 5 years tenure length)

Overcrowding

- 297 Thirty-eight tenants out of 52 tenants were happy or very happy with the number of bedrooms in their Corporation property. In contrast, six other families were either unhappy or very unhappy due to overcrowding.
- 298 Overcrowding occurred as a result of children getting older and needing their own space, families reuniting, providing temporary accommodation for others and fostering children. One tenant needed more room in their house to accommodate their fostering.

They said it's okay to foster as long as we don't ask for a bigger house. And then we had another man that came in and the new Housing New Zealand manager come in and said, "What are you doing with three boys in that room?" It was like, "Well, we don't have any choice," and he was just like, "Oh well you should, that's overcrowding you should only have two children per room." And then he went on to say how they've got so many people that have higher needs. And when I had two other foster children they were, he was like, "Woah you really need a bigger house but we can't help you right now." (CoupwC, European, 18-30 years, 5 years tenure length)

- 299 A single parent in a two bedroom house talked about how her reuniting family was overcrowding her house:

I've just got my younger son back, so yeah it's getting, starting to get a bit cooped up, but I still like it. ... I've got me and my three kids. ... my older boy [is] coming back as well so. ... I just wish that they could add on a couple more bedrooms. (SolewC, Pacific, 31-40 years, less than 1.5 years tenure length)

- 300 The overcrowding in two tenants' houses had led to the installation of a caravan in the garden. For one household this was to accommodate extended family members who required emergency housing temporarily. It was unclear whether they were actively seeking a more permanent solution. The other household had installed a rented caravan for two of their children who had previously been sleeping in the lounge. This tenant said:

We have five children. Hence why we have a caravan out back. It was just, yeah, and then my ex-partner decided to put in a letter about the caravan, and, yeah, it was sort of like, "Well, hey, we've had two kids sleeping in the lounge, so how does that make it any better?" (CoupwC, European, 31-40 years, 10+ years tenure length)

Health and disability

- 301 The impact of being a Corporation tenant affected the health and disability of some tenant households.
- 302 For some tenants, modifications had been made to their houses to assist them to live independently. Modifications included the installation of an alarm, changing the shape of door handles to help with arthritis, and installing rails in bathrooms and stairways. However, one tenant explained how the rails that had been installed were not fit for purpose:

Rails in the bath, they're placed in completely the wrong place. So if I want to get up I actually had to slide halfway down the bath to grab a hold of them, because

they've got it on the walls and not on the bath itself. So I can't pull myself up on the bath I have to actually slide halfway down the bath to get the wall ones and pull myself up. (MultiAwC, European, 31-40 years, 10+ years tenure length)

- 303 The majority of comments relating to the health of households referred to respiratory illness, primarily asthma. For these tenants cold, damp houses that had allergens such as mould and dust were factors that they said exacerbated respiratory illnesses. One tenant struggled to keep her family healthy in a cold house that she couldn't afford to heat.

I had my son in hospital at least, between the two of them, maybe five, four times a year ... yeah because of their asthma and then getting pneumonia ... Yeah and like the other end of the house is like ice, cold and with having kids with asthma and end up in hospital with pneumonia every year is a big thing for me. ... I can't afford to [heat the house] just blankets really and I've got to be careful there are not too many blankets because of their asthma. ... I live at the doctors in the winter just with the asthma... it can be split second and it can turn to pneumonia so I have to be very on it making sure they're warm constant, yeah. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

- 304 Tenants incurred costs for healthcare for potentially avoidable hospital admissions for housing related illnesses. One tenant said:

With the mould and the damp and everything like that it's caused a lot of health problems, health issues and yeah, so that's made it a lot harder 'cause it's been a lot more expensive because of hospital visits and ambulances when he's needed to go by ambulance and that costs money now, it's not free any more. They call it "a donation" but they send it to Baycorp if you don't pay it. (MultiAwC, European, 31-40 years, 10+ years tenure length)

- 305 Four tenants spoke about how being a Corporation tenant had impacted on their mental health. One tenant with a problematic neighbour spoke about their experience of depression.

Well maybe living here, well it can be a bit hard at times I suppose when you feel unsupported yes and that can make you depressed and lacking the motivation and of course I've had a few injuries as well you know. ... I have got some problems, I have got some like physical problems that have caused me pain and suffering but then I kind of suffer from depression too and I kind of get down in my moods and I can't always cope when I'm in those sorts of moods. (Sole, European, 51-64 years, 10+ years tenure length)

- 306 For other tenants, being a Corporation tenant had positively impacted on their mental health:

It's helped me because I have a psychiatric problem and stability is important to me and that is why I won't move, it's very, very important stability, security. (Sole, European, 65-74 years, 10+ years tenure length)

I suffer from a little bit of anxiety I have a few medical conditions so it suits me it's my haven and ... it's my security blanket. (Sole, European, 31-40 years, 10+ years tenure length)

I suffer from depression. ... Reasonably severe and having somewhere warm and tidy helps. (SolewC, European, 31-40 years, less than 1.5 years tenure length)

Living in the neighbourhood and community

- 307 Thirty-eight out of 52 tenants either liked or loved their neighbourhood. One tenant said: *you know if you were in a position to buy you would be very privileged buying a house in this area. It's got a lot going for it.* (Sole, European, 75+ years, 10+ years tenure length)
- 308 A few tenants spoke about the demographics of their neighbourhood. Most welcomed the diversity of the area in which they lived. One tenant liked that the neighbourhood consisted primarily of people over the age of sixty five. Another tenant particularly liked that theirs was *not a big Housing New Zealand neighbourhood.* (Sole, European, 51-64 years, 10+ years tenure length)
- 309 Tenants knew the reputation of different neighbourhoods. From tenant comments it appeared that Hornby was the *nicest state area*. Aranui and Papanui had bad reputations and were considered to be areas with more social problems. One tenant who lived in Aranui even lied about where she lived. She said: *I always say Wainoni (laughter) I don't always like to say Aranui because in Christchurch, a lot of people when you mention Aranui they go, oh no.* (SolewC, Māori, 18-30 years, less than 1.5 years tenure length) However, analysis of the ratings and interview data by neighbourhood location did not reveal any patterns in the data to support this.
- 310 Tenants' stories about their neighbourhood either related to their relationships with neighbours, the safety of their neighbourhood or their access to places important to them.

Relationships with neighbours

- 311 Twenty-eight out of 52 tenants thought that it was important or very important to have supportive neighbours. One tenant got to know her neighbours through selling cosmetic products door to door. Another tenant said she had been "born with the gift of the gab":

So meeting people has never been a problem. ... it's very important to know my neighbours. My direct neighbours you know. I know us all from, from the end where to the end of those yellow flats. The other ones on the other side, I know all of them, yeah too. Whānau. (Sole, Māori, 41-50 years, 5 years tenure length)

- 312 Twelve out of 52 tenants were neutral about whether it was important to have supportive neighbours. These tenants spoke about neighbours as acquaintances but didn't necessarily know them by name. Some tenants who gave a 'neutral' rating described neighbourhoods that others would perceive as supportive:

Yes, we're actually quite a close neighbourhood, wouldn't know them by name. But we all know each other by face, and when anything happens out there it's quite amazing how quick people come out and, or you've run into them in the street you're always ten, twelve minutes sitting there talking to them. And everyone says hello when they pass, if you're doing your gardens they'll stop and say "hello", so yeah. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

- 313 Twelve out of 52 tenants thought that it was unimportant or very unimportant to have supportive neighbours. These tenants described neighbourhoods that were not close although one tenant said: *We do talk to each other, but we are not close. Just at Christmas, we share food, we have a good street. Our neighbours are quiet.* (MultiAwC, Māori, 31-40 years, 5 years tenure length)

314 Ten tenants described neighbourhoods where people kept to themselves. Half of these also rated supportive neighbours as important or very important. These tenants appeared to value their space in the knowledge that their neighbours were there should they need them. One tenant said: *We don't bother each other, we don't bug each other. We only contact one another if it's necessary and we don't get on one another's nerves or anything like that.* (Sole, European, 75+ years, 10+ years tenure length)

315 A few tenants described how they purposely kept their neighbours at arms length. This was summarised by one tenant who said: *I haven't really gotten to know my neighbours. I'm sort of one of those people that just keep to myself. I don't like people knowing my business.* (SolewC, European, 18-30 years, less than 1.5 years tenure length)

316 For a small number of tenants, their neighbours had become close friends. A solo parent talked about how she was regretful that she hadn't made any 'real friends' in the neighbourhood despite saying that she was content with a neighbourhood where people kept to themselves. She had moved from an area where she'd previously had a lot of friends.

I wish I'd had made some real friends ... Yeah, everybody sort of leaves you alone really and it's good. Yeah, it's, I've got to make some friends though. ... You suss out which houses very quickly, which houses people are a little bit rough. You don't make friends with them, and you walk past them and some of the children are quite, a bit of a bully. (SolewACwC, European, 18-30 years, less than 1.5 years tenure length)

317 For other tenants, having friends who lived close by was enough. Tenants spoke about friends that they had met through their church, work or bowling club. One tenant had moved back into an area where she had more friends because she had felt isolated where she was living before. Twenty-five tenants thought it was important to have friends living close by so that they had *somebody to talk to*. Tenants said that having friends in the area helped with their mental health and wellbeing and maintained their *sanity*.

318 Some tenants described how the neighbours in their area looked out for one another. Whilst only two of these tenants rated supportive neighbours as important, all recognised the value in having neighbours that they could turn to for help if they needed to. One tenant who was neutral about the importance of supportive neighbours said: *If they need help, or I need help I know we can, we'll give it to each other. And they're all pretty good around this street, so.* (MultiAwACwGC, European, 51-64 years, 10+ years tenure length)

319 Other tenants described how they lent their neighbours a hand and vice versa. The help was in the form of baby sitting, cutting down trees, borrowing a screw driver or providing shelter. One tenant described how she went a step further to help a neighbour get back on her feet:

I find it's not really the tenants that cause the trouble it's the hangers-on. You get the solo mum who moves in, who's quite entitled to have her house but when she gets a gang member boyfriend and then he gets all towey and they have domestics, and things just blow out of things. ... Oh, twelve months ago, I now look after her. (laughter)... We've just arranged new accommodation. I've been promised he won't be coming back. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

Stability of neighbourhoods

320 Tenants who had lived in their Corporation properties for ten or more years talked about how the stability of their neighbourhood influenced their interactions with their neighbours. Where neighbours were seen to come and go more frequently, tenants were less inclined to make the effort to get to know them. One tenant said: *We don't try to make friends with any of the ones in the flat because they're not there a very long time as a rule. They're only sort of mostly in and out, change regularly...* (Couple, European, 51-64 years, 10+ years tenancy length)

321 Tenants in areas where the residents moved less frequently described neighbourhoods in which the neighbours all knew each other. Neighbourhoods where people knew each other were seen to be particularly beneficial for tenants with children. Tenants in these neighbourhoods talked about how their children played in the street with other children from the neighbourhood, as one tenant said:

The neighbourhood's pretty good, we all pretty much know each other and look out for each other so even the private houses around here we get on with most of the people. The kids actually all just play in the middle of the street, most of them just moved away actually it used to be quite, like there'd be about twelve, thirteen of them all playing outside you know. (SolewC, Māori, 18-30 years, 5 years tenure length)

322 In contrast, three tenants discussed how the neighbourhood was not somewhere they felt comfortable raising their children. This was primarily due to neighbours' substance abuse. One tenant said: *It started off really nice that's why we moved here, good family street, not any more.... Oh well, you know, we've got druggies in the street which I suppose you get that everywhere anyway.* (CoupwC, European, 31-40 years, 10+ years tenure length)

323 A few tenants didn't get along with specific neighbours. Mostly this culminated in verbal abuse but one tenant talked about a neighbour who had tried to run her down with his car. Another tenant was struggling to deal with a neighbour who was subjecting her to harassment and intimidation including smashing windows, stealing property and walking around the outside of her house at night.

Antisocial behaviour

324 Nearly half of the tenants interviewed referred to anti-social behaviour in their neighbourhood such as noise, fighting, vandalism and 'boy racers'. The noise generally came from dogs, loud music and parties. Fighting was linked to substance abuse, parties and local bars. Vandalism took the form of graffiti, destruction of property and bonfires. One tenant described the nuisance created by some students in their area:

The young boys down the end, students... they keep taking our gates and walking down the road ... They take them off and drop them down the road and they burn couches out on the road, bonfires. ... these are university students. I was about to, they were going to start a fire, a bonfire a couple of weeks ago..., put the fuel on and they had a petrol can and they were spraying stuff. Another guy came out of the house he had newspaper and he lit one and then this car that was parked up the road lit up and I thought, "Oh there's a police car, they're sitting there watching them and oh cool he's going to arrest them," and he did. (Couple, Māori, 51-64 years, 5 years tenure length)

- 325 By far the most common complaint was 'boy racing'. A quarter of the tenants talked about cars and motorbikes that were driven recklessly in their streets. As one tenant summarised:

They're young kids they're boy racers and they hoon, they do wheelies, they do donuts and you can't have your kids out there 'cause you just don't know when they're going to get bowled over. (CoupwC, European, 31-40 years, 10+ years tenure length)

- 326 In addition to the noise and the danger it created, the boy racers also polluted the air with smoke from the burning rubber which permeated peoples' houses. One neighbourhood got together as a community to deal with the problem of some boy racers in their area:

Yeah street racers you know the boys, the little boys in their little cars, they used to live across the road, and we got together as a community and got rid of them. Because they were doing like donuts outside, and everything like that at three o'clock in the morning and music blaring and arguing. And it's sort of like no we're not putting up with this, and this is like last year.... Yeah and just got rid of them, we just told them we didn't want them here and we just. We weren't mean about it you know we weren't really unpleasant neighbours and you know like some of the neighbours that you can get. We just like let them know in no uncertain terms that if they didn't quit it they were going to be out of here. (MultiAwC, European, 31-40 years, 10+ years tenure length)

- 327 When the problem neighbours were not Corporation tenants then the issue was harder to resolve, as one tenant explains:

We've got troublesome neighbours across the road that the police are always there, kids can't play out on the street any more. They're always hooning up and down the street in their cars, it's not safe for the kids so yeah and you only have to look at the neighbours and they abuse you so. ... I said to them one day, "I've been here for fourteen years and you ain't driving me out." A lot of the neighbours have left ... it used to be a Housing New Zealand home and you can get them evicted but it's privately owned, no one can track down the guy so. And we've got a neighbour in a wheelchair across the road they're forever threatening him but yeah no he's doing his best to get them evicted (laughter) so.... They don't visit us very often, they don't like the neighbours yeah they, my brother-in-law come round one day and a young girl threw a crescent at his head. The police couldn't do anything about it because she's under age. (CoupwC, European, 31-40 years, 10+ years tenure length)

Safety

- 328 Despite the level of anti-social behaviour that tenants discussed, the majority said that they felt safe or very safe in their neighbourhood. Only three out of 52 tenants said that they felt scared or very scared in their neighbourhood. All of these tenants were female and the sole adults living in the household. Two tenants had children living with them. One tenant felt unsafe at night but *a lot safer here than anywhere else where I was before. (SolewC, Pacific, 41-50 years, 10+ years tenure length).*

- 329 Another tenant felt unsafe due to continuous harassment, intimidation and criminal activity by a neighbour. She didn't think that the Corporation had done enough to keep her safe and expressed a sense of helplessness with the situation. She said:

I've got a thing with Housing Corp because this is an ongoing issue and that the lady that was in here before me it happened to her that's why I was actually surprised that they put me in here 'cause I'm on my own with my son. ... And I'm sort of like fearing for my son's safety as well as my own. ... And I was thinking well you'd rather let me put up with all this and it's not that it's the next time he does it someone could get hurt 'cause I don't know what he's capable of doing. 'Cause at night time he also goes round my house.... Oh with him then very scared. ... I wish I could say I feel comfortable and safe but I can't. (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)

- 330 The third tenant had been a victim of gang violence on more than one occasion and at more than one of her Corporation properties. Her fear came from feeling isolated and alone with no one to call if she felt unsafe.

I'm not scared, scared, but sometimes I think it's because I live on my own and every woman gets scared on their own. So it's just normal that you would be scared staying on your own and because there's so many different, there's so many different people, new people around you don't know anything about them.... that's scary in some ways because you don't know and they don't know who's staying here, whether my son's staying here or not. So it just gets a bit scary sometimes, because I have no one to ring. You know you can ring up someone, "Come over and spend the night," well I haven't got anybody to ring, to come and stay the night, or I just need somebody to talk to because I'm feeling down or anything. I don't have those kind of people so yeah in that point of view I do get scared, that's just a natural instinct I suppose yeah. (Sole, Māori, 41-50 years, 5 years tenure length)

- 331 Cross tabulation of the ratings provided for neighbourhood safety and attachment to neighbourhood did not reveal any clear patterns. The three tenants who felt very scared or scared in their neighbourhood either liked the neighbourhood or felt neutral about it. Those who disliked and hated their neighbourhood had mixed feelings about safety. Tenants who disliked or hated their neighbourhood talked about experience of burglaries, gang fights and not being given a chance by the neighbours.
- 332 Analysis of the ratings and interview data by neighbourhood location did not reveal any patterns in terms of feelings of safety. Tenants' ratings for safety should be understood within the context of their own experiences. One tenant who rated her neighbourhood as 'very safe' explained how her new house and neighbourhood provided a haven away from the violence of a gang that was still actively looking for her. She explained how her house was quiet and not a main road which helped her feel safe.

I'm getting over some of my fears and yeah, and I do look over my shoulder but not anywhere near as much ... It's given us a whole lot of freedom. It's just, we've been saved. We got saved by getting a house here, that's what I think, I'm very grateful. ... I have to be careful. I don't know if that's scared. I think I'm more weary. (SolewACwC, European, 18-30 years, less than 1.5 years tenure length)

Staying secure

- 333 One tenant worked for the prison service and had previously had gang prospects come to his house seeking help. For the safety of his household he had installed security alarms and cameras around the house.

- 334 Some tenants talked about how they used dogs for protection. Primarily the dog gave them a sense of security as it would bark if there were any intruders. One tenant, who didn't own her own dog, asked friends to bring their dogs over and leave them outside the house to give the impression to others that a dog lived at the property. Her tactic seemed to have been successful in keeping people off her property:

When I first moved in there was quite a bit of problems with people jumping my fence and all that sort of thing. ... I was always calling the police and then I talked to the tenancy manager for here and she said there was nothing they could do about it or anything else. After a while it, it took for me to have friends come round with dogs and things, and leave them out in the front of my property for a couple of hours while they were here and, late at night and that sort of thing. ... people would walk past, the dogs would bark and all that sort of thing, so people thought there might be a dog here. So then the problem's sort of slowly gone away, so, yep. (SolewC, European, 18-30 years, less than 1.5 years tenure length)

- 335 Neighbourhood watch was mentioned by a quarter of the tenants as either a formal or informal arrangement. Tenants watched each other's properties when they went away, and reported crimes or suspicious behaviour in the area. One tenant said:
The good thing is everyone knows everyone and at least around here if something does happen then you pretty much know who did it. I probably feel safer in this neighbourhood than I would anywhere else. (SolewACwC, European, 31-40 years, less than 1.5 years tenure length)

- 336 In contrast to areas where neighbours watched out for each other, one tenant described how her neighbour was less than helpful when she found that someone had tried to break into her house. She said:

Well one time I came back and I saw smashed glass around by my door and I went over to the neighbour over the road and she said, "Can't you see I'm busy," she was seeing somebody else and she said, "Talk to somebody else about it." So therefore you can't always get any ideas about who's been around. (SolewAC, European, 51-64 years, 10+ years tenure length)

Crime and gangs

- 337 Nearly a quarter of tenants spoke about crime and gangs in their area. In terms of crime, comments primarily focussed on burglaries but also included arson, vandalism, and violence including the use of dangerous weapons. Tenants tended to make a connection between the criminal activity and local gangs. For others, the gangs were a source of intimidation. One tenant said:

... cause trouble and stuff and go past and you might get them jumping over your fence or just. Yeah so when you've got like about thirty of them walking out there on the road and you're thinking oh jeez and you start hearing things you're thinking oh jeez. (CoupwC, European, 18-30 years, 5 years tenure length)

- 338 A few tenants talked about how they protected themselves by becoming known to gang members:

The local gang's mother is my personal friend, and we get on really well. And she sort of, "Don't you touch that bloody house." So, yeah, he's told all his friends and everyone else, "You don't go anywhere near this house." So, we're sort of

protected, and yeah, everything else, so it's quite good. (CoupwC, European, 31-40 years, 10+ years tenure length)

I mean it's better the enemy you know than the one you don't and when you can see them coming it's even better but I've, I think I've formed a pretty good fond relationship with the community at heart, at large, both in the gangs 'cause most of them are whānau. Once you introduce yourself you get over that buzz and you just move on. I'm not in their faces and they respect that of me. I respect them for what they do, lets keep it out there. (Sole, Māori, 41-50 years, 5 years tenure length)

Access to places

- 339 Forty-six out of 52 tenants said that it was easy or very easy for them to access places that were important to them from their Corporation property. Most tenants mentioned the accessibility of shops and buses. For ten tenants, the proximity to their children's school was important. Most talked about schools or kindergartens that were within walking distance of the house. For some, the location of the children's schools was a factor in deciding which area they would live in. One tenant said:

It was close to the grandson's school and everything like that. Like, he can walk to school in two minutes. And, yeah, it was. Otherwise, if I had have gone somewhere else I would've had to uplift him from school, and this is his last year at intermediate, and that would've been upsetting for him as well, and because he's going to go to Burnside High School, so that's just through the park, and yeah, it was the neighbourhood I wanted. (SolewGC, European, 51-64 years, less than 1.5 years tenancy length)

- 340 For one tenant, the desire to keep their children at the same school had prevented the family from moving to an area closer to her husband's work.

My husband works out at Taitap and we've talked about moving out there and I said to him that's fine but I will be in town everyday 'cause I will not pull the kids out of their schools. They're doing really well in their schools so you know so while they're at school I'm quite happy to stay put. (CoupwC, European, 31-40 years, 10+ years tenure length)

- 341 Tenants seemed willing to travel further for work than they were for schools. Whilst schools were often within walking distance, tenants typically travelled for twenty minutes to get to work and sometimes further. One tenant said: *For me it's almost an eighty kilometre round trip each day, so I'm an hour and a half driving each time, but well them's the breaks. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)*

Housing pathways from state houses to housing independence

342 The second part of the housing pathway provides the framework for organising tenant information in this section (see Figure 4). The steps on the pathway presented in this section are from state house to housing independence. The experience of ‘Reflections on being a Corporation tenant’, and ‘Living with a Corporation property’ are covered in previous chapters.

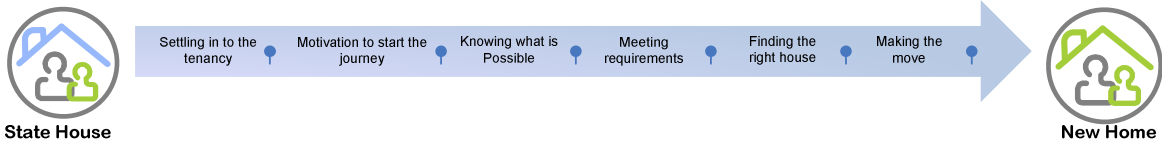


Figure 4 Housing pathways from state house to housing independence

Housing expectations and aspirations

343 Tenants were asked how long they expected to be living in their current Corporation property and how this was different from their housing aspirations. Housing aspirations refer to where people would live if they could. Like the applicants, some tenants prefaced their replies to questions about their housing aspirations with “If I won lotto...”

Current duration of tenure in a Corporation property

344 Tenants were selected from three tenure duration segments to be interviewed: less than 1.5 years tenure duration (18 tenants), five years tenure duration (10 tenants) and 10+ years tenure duration (14 tenants). Figure 5 compares tenants’ current duration of tenure with their expected additional tenure in a Corporation property and their housing aspirations. In Figure 5 people who aspired to remain in their current or a different Corporation property are grouped together. Tenants who wished to purchase the Corporation property they are currently living in, and who wished to purchase a home that was not a Corporation property, have been grouped together.

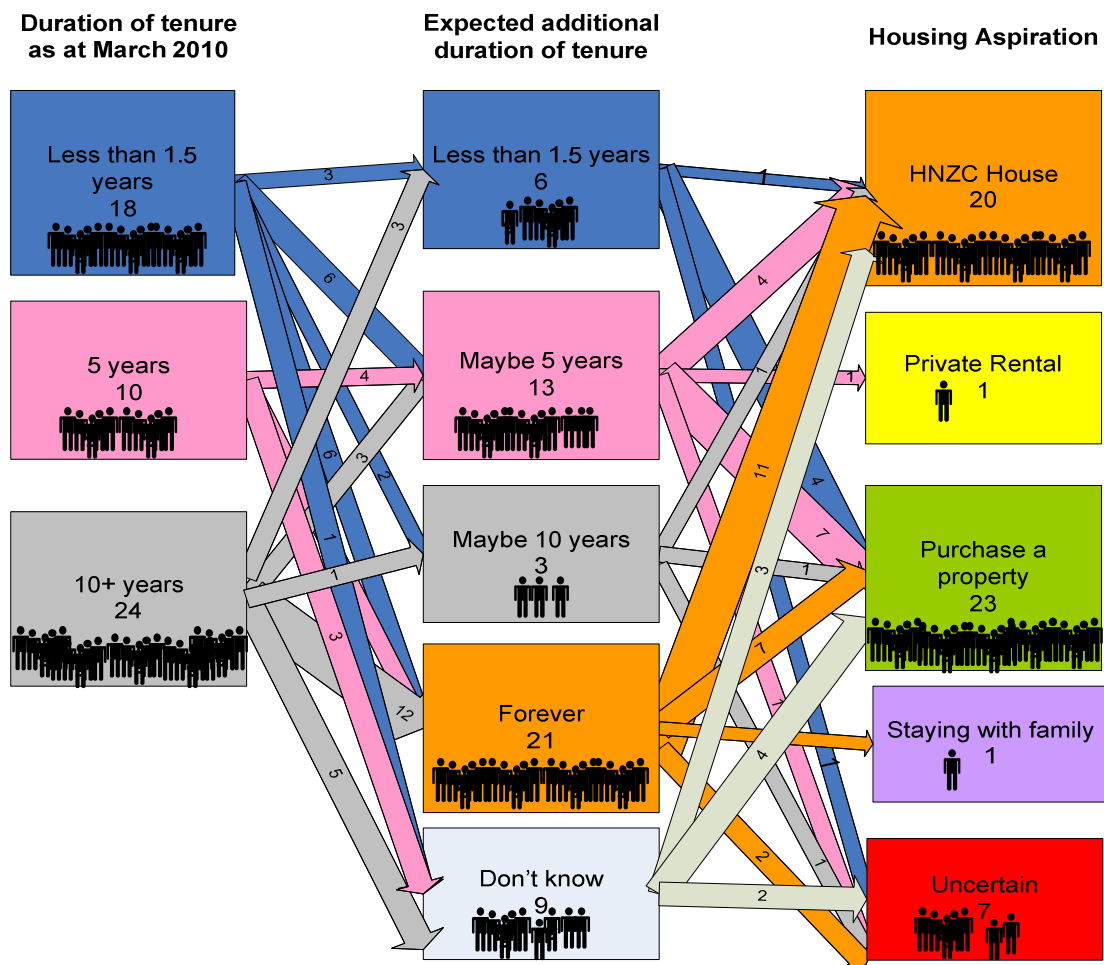


Figure 5 Tenants' current and expected additional duration of tenure, and housing aspirations (March 2010)

Expected additional tenure duration in a Corporation property

345 Tenants were asked how long they expected to live in their current house. Tenants who had prior experience of living in a Corporation property were more likely to expect to live in a Corporation house forever. Twenty-one tenants expected to live in a Corporation property forever and 16 of them had had prior experience living in a Corporation property as a child or adult (see table 11). Tenants who had had no prior experience of living in a Corporation property were spread relatively evenly across all the expected additional tenure duration. As one tenant said:

The rent had gone up yeah but it just became unaffordable in that sense. We could have a subsidy for the property but our aim was probably because [my wife], her parents were in a state house, my mother was in a state house, in a Housing Corp house so it stood to reason that we would probably end up in one ourselves at the time. (Coup, European, 51-64 years, 10+ years tenure length)

Table 11 Expected additional tenure duration in a Corporation house by prior experience of living in state rental

Expected additional tenure duration	Prior experience of state rental		Housing Aspiration				
	Yes	No	Uncertain	State rental	Buy	Private rental	Family
Less than 1.5 years (n = 6)	3	3	1	1	4	0	0
Maybe 5 years (n= 13)	8	5	1	4	7	1	0
Maybe 10 years (n = 3)	1	2	1	1	1	0	0
Forever (n = 21)	16	5	2	11	7	0	1
Don't know (n = 9)	6	3	2	3	4	0	0
Total (n = 52)	34	18	7	20	23	1	1

Housing aspirations

- 346 Tenants who expected to live in a state house for the next 5 years were more likely to have no prior experience of living in a Corporation property, and also were more likely to aspire to buying their own home (see Table 11). Tenants who expected to be in state housing forever were more likely to aspire to be in state housing. Only one tenant aspired to live in a private rental property.
- 347 Of the 23 tenants who aspired to purchase their own home four aspired to purchase the Corporation property in which they were living. Thirteen of this group of 23 tenants had previous experience of home ownership, having grown up in house owned by their parents or having owned a house prior to becoming a state tenant.
- 348 Twenty tenants with previous experience of home ownership had no aspiration to purchase their own home. Nine of these tenants were 50 years of age or older and three were in the 41-50 years age bracket. The lending requirements of banks make it very difficult to get home ownership loans after the age of 35 years because the loan period is reduced which means the mortgage repayments are greater. The greater the mortgage repayments the less accessible home ownership loans are to tenants on low incomes.

Knowing what is possible

- 349 Unlike the tenants who participated in the Assistance to Housing Independence project, the tenants who participated in this research were not provided with any information about their housing options or what was required to achieve their housing aspirations.

- 350 One tenant was interested in purchasing her Corporation property and wondered how to go about that. She said:

Perhaps I could go and have a talk to someone... Well meeting somebody who could make it possible or even get the right information 'cause sometimes you've got to get the right information and let, make it be understood ...what they are trying to tell you, that, you know that it wouldn't be a matter of just for me to tidy it up myself and think oh this is it, it's all going to turn out alright. So sometimes it's good to have something explained to you and so to be validated that you understand what it's all about to give you right information. (Single, European, 51-64 years, 10+ years tenure length)

Corporation properties consistent with tenants' housing needs

- 351 For some tenants remaining in Corporation properties was consistent with their housing need. For instance, one tenant said:

When we first moved in here there was just absolutely nothing. There was just the shell really. And my husband out all the lawns down, and done all the gardens and everything. And yeah, I won't move from here. Just loved it. (Coup, Māori, 51-64 years, 10+ years tenure length)

- 352 Some tenants prioritised the needs of their children ahead of housing independence. One tenant whose children were now grown said:

I'd love to own a house, the only thing, the last couple of years I think it's been more realistic. The kids are up North they look after themselves and we don't have slave our butts off paying for all the little bills. So yeah it's only in the last couple of years it's been more realistic. (CoupwC, Māori, 51-64 years, 5 years tenure length)

- 353 Other tenants were in the midst of parenting young children. Two tenants said:

Yeah like I was saying if I'm in a house, they put me in a house where I feel safe for me and my son and it's in a good area the house is what I want and it's a good yard, then I'll probably think about buying it later on down the track. (SolewC, Māori, 18-30 years, less than 1.5 years tenure length)

The kids they really love this house and yeah, this is like a dream home for me yeah I'd like for the kids to grow up [here]... There's heaps of ideas I can, if we did own this house that I could do to the house that would make it a family home. (CoupwC, Pacific, 18-30 years, less than 1.5 years tenure length)

Downsizing to a smaller Corporation property

- 354 For some tenants housing independence was seen as resulting from downsizing from their current house into a smaller one. One tenant said:

If I could get something, even a one bedroom something, as comfortable as what I'm living in now with a wee yard, big enough to have my kuri, have a little garden, smaller, coveted somewhere nice and quiet, I'd jump into it... (Single, Māori, 41-50 years, 5 years tenure length)

- 355 Another tenant suggested as the alternative solution of subdividing the property and building a second property on the section:

Well I have to pay to get the lawns mowed... I keep saying to my housing manager they can take the backyard away but he said they're not building anymore houses in the backyards at the moment. (Single, European, 51-64 years, 10+ years tenure length)

- 356 Transfers to smaller properties had been offered to some tenants and they had refused them. One tenant said:

We applied for level ground - level living more or less. "Why bother shifting anywhere else because if you went to a pensioner's cottage you'd get stuck in one room. They want us to shift into a smaller section place but I'll go out of here in a box I think... The Corporation offered a transfer and "Well they said we could live here till we die." (Coup, European, 65-74 years, 10+ years, tenure length)

Home ownership and housing independence

- 357 Home ownership was a goal that 23 out of 52 tenants said they were working towards. One tenant had attempted but failed to purchase houses including their Corporation property, and said:

It's still market rent but the area's not classed as a very high economic area so to keeps the rent down while we're trying to save money, and get some debts paid out of the way so that we can afford a mortgage. We've probably tried three times to buy a house in the past. And if you count the fourth time trying to buy this place, like when it came on the market in November, we got knocked back on that again so. We can't get the Welcome Home loan. We miss out, the criteria of you must earn under 85 thousand, we come in at \$85,420 gross... When I asked for a pay reduction at work they offered me counselling. (CoupwC, Pacific, 31-40 years, 10+ years tenure length)

- 358 Some tenants were motivated to explore the purchase of the Corporation property in which they were living because previous generations of their family had occupied it. One tenant said:

It's just because it was their family home and it's good for the kids to be in it, history, some of it good history, some are bad. More my husband wants to be in here yeah, probably more my husband than me. (T154)

- 359 The quality of the Corporation property provided the initiative for some tenants to consider purchasing the house they were living in. One tenant said:

I think that you'd be pretty stupid to give up a house like this out of a lot of Housing New Zealand houses I would say this is one of the better houses that you could get and you don't get many four bedroom houses. Only like in Christchurch I think there's only four, five. (SolewC, European, 51-64 years, 10+ years)

- 360 Despite wanting to purchase a house, home ownership was beyond the means of some tenants because of their age. One tenant summed this up saying:

I don't know whether it's been affordable these days to buy a house. The cost of everything on top of buying a house is the maintenance, is the insurances, everything else that goes with it... We've been there, we tried it and it's very, very difficult. I know people who own their own homes...and he's out working and she's out working, he's doing two jobs trying to pay the mortgage. Well I

don't see the sense. I think it's silly. I mean I'm 60. (Coup, European, 51-64 years, 10+ years tenure length)

- 361 Tenants did not have experience of moving to housing independence beyond knowing what is possible, no tenants moved to meeting requirements although some thought that they may have found the right house.

Appendix A: Statistics describing reasons for applying for Corporation properties in Christchurch

The reasons for applying for Corporation properties are analysed by:

- participant group, namely applicants and tenants
- ethnicity, namely European, Māori and Pacific people
- tenure duration, namely Pre-2000 and January 2000 – July 2011.

Applicants and tenants reasons for applying

Table 12 Reasons for applying for Corporation properties in Christchurch

Reasons	Applicants		Tenants	
	N = 20	%*	N = 52	%*
Financial	18	90	40	77
Family	12	60	39	75
Overcrowding	4	20	16	31
Security	10	50	28	54
Health and disability	7	35	13	25

* The percentages do not add up to 100 percent because research participants gave multiple responses.

Ethnicity

Applicants

Table 13 Applicants' reasons for applying for Corporation properties by ethnicity (n = 20)

Reasons	European (N = 7)	Māori (N = 8)	Pacific (N = 5)
Financial	6	7	5
Family	3	6	3
Overcrowding	0	2	2
Security	5	3	1
Health and disability	4	1	2

Tenants

Table 14 Tenants' reasons for applying for Corporation properties by ethnicity

Reasons	European	Māori	Pacific
	(N = 30)	(N = 11)	(N = 11)
Financial	20	9	11
Family	20	10	9
Overcrowding	6	4	6
Security	17	7	4
Health and disability	9	1	3

Tenure duration

Table 15 Tenants' reasons for applying for Corporation properties by tenure duration

Reasons	Pre-2000		January 2000 - July 2011	
	N = 24	%*	N = 28	%*
Financial	15	63	25	89
Family	18	75	21	75
Overcrowding	5	21	11	39
Security	12	50	16	57
Health and disability	6	25	7	25

*The percentages do not add up to 100 percent because research participants gave multiple responses.

Appendix B: Likert rating scales summarising people's feelings about being a Corporation applicant or tenant

Table 16 Overall, how happy are you being a Housing New Zealand tenant?

	Very happy	Happy	Neutral	Unhappy	Very unhappy	Total
Tenants	25	20	5	2	0	52
	48%	38%	10%	4%	0%	

Table 17 Overall, how happy are you with the service you receive from Housing New Zealand?

	Very happy	Happy	Neutral	Unhappy	Very unhappy	Total
Tenants	17	17	13	4	1	52
	33%	33%	25%	8%	2%	

Table 18 The interaction between happiness with the service received from the Corporation and happiness being a Corporation tenant

Happiness with Service	Happiness being a Corporation tenant					
	Very happy	Happy	Neutral	unhappy	Very unhappy	Total
Very Happy	16	1	0	0	0	0
Happy	4	11	2	0	0	0
Neutral	3	7	3	0	0	0
Unhappy	1	1	0	2	0	0
Very unhappy	1	0	0	0	0	0

Table 19 Thinking about the neighbourhood you are living in, which of the following statements best describes your overall feelings about living in this neighbourhood?

	This neighbourhood					Total
	I love	I like	Neutral	I don't like	I hate	
Tenants	11	27	11	2	1	52
	21%	52%	21%	4%	2%	

Table 20 How safe do you feel in this neighbourhood?

	Very Safe	Fairly Safe	Mixed	Fairly Scared	Very Scared	Total
All	21	17	11	2	1	52
Sole Adult*	6	11	5	2	1	25
Multiple adults*	15	6	6	0	0	27
Household with children	14	10	8	1	1	34
Household without children	7	7	3	1	0	18

*with or without children

Table 21 The interaction between feelings of safety and attachment to neighbourhood

Neighbourhood Attachment	Neighbourhood Safety				
	Very safe	Safe	Mixed	Fairly scared	Very scared
Love	8	3	0	0	0
Like	11	11	4	1	0
Neutral	2	3	4	1	1
Dislike	0	0	2	0	0
Hate	0	0	1	0	0

