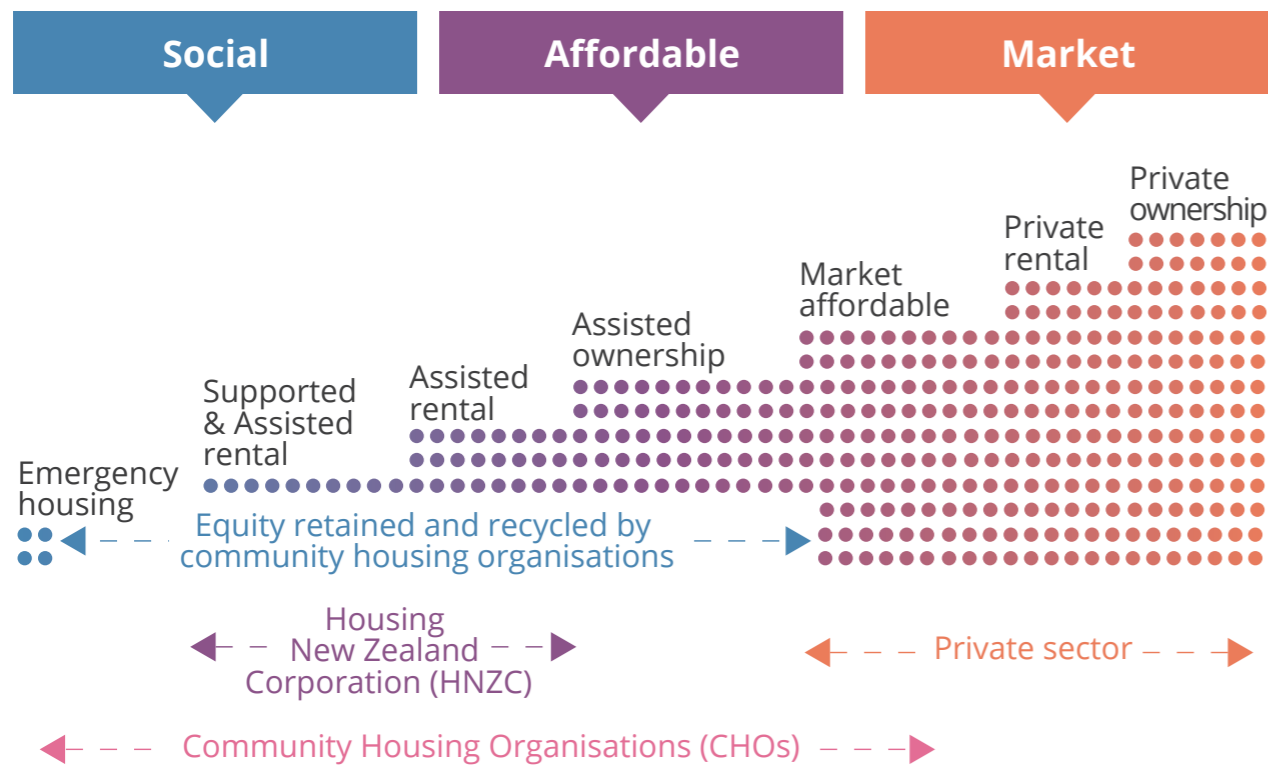


The Housing Continuum

Well-housed means living in adequate housing, i.e. housing that is affordable, secure, habitable and accessible, underpins good health, economic, environmental and social outcomes. Housing is a vital part of our community infrastructure. This means that each of the public, private and community sectors has a valid, active and valuable part to play in a range of roles, working together to address the housing challenges facing New Zealand.



Housing Pathways:

Social Housing

Housing and supportive services that help very low income (quintile 1) households and disadvantaged groups to access appropriate, secure and affordable housing, spending around 25% of their gross income on housing. On the Housing Continuum, includes Emergency Housing and Supported Rental (Social) housing.

Affordable Housing

Low to middle income (quintile 2 and 3) households spending no more than **30% of their gross income** on rent or mortgage costs. On the Housing Continuum, includes Assisted Rental, Assisted Affordable Ownership, and some Market Affordable programmes.

Market Housing

Private housing bought and sold under prevailing open market conditions. On the Housing Continuum, includes some Market Affordable, and Private Rental and Private Ownership. Moderate and above income (quintile 4 and 5) households.

New Zealand Human Rights Commission statements that "The human right to adequate housing is a binding legal obligation on the State of New Zealand". Adequate Housing takes account of security of tenure, affordability, habitability, availability and location of services, accessibility, and cultural considerations

All New Zealanders Well Housed

Principles:

- 1 Affordability means spending around 30% of gross household income on rent or mortgage
- 2 The continuum fosters both security of tenure and pathways to greater independence by offering housing choice and social mobility
- 3 There are incentives for households to improve their circumstances
- 4 Local needs require flexible application of the pathway products, delivered locally
- 5 All pathway products require some subsidy to achieve affordability for the household
- 6 Retention of value uplift and public investment recycles affordability to benefit future households in need and is achieved by delivery through a trust or other not for profit structure.
- 7 Transparency means subsidy costs and benefits are understood by all parties
- 8 [principle on commissioning / procurement]
- 9 [principle including the voice of people in co-design of pathways]
- 10 [principle on research and evidence base informing priorities and solutions]
- 11 []

Pathway Products:

Emergency Housing

Temporary accommodation and support services for individuals and families (often in distinct facilities) who have an urgent need for accommodation because they have nowhere else to stay, or are unable to remain in their usual place of residence. Includes temporary overnight accommodation, for an short intended stay of around 12 weeks, while permanent Rental Housing is secured.

Supported Rental (Social)

Subsidized rental accommodation, combined with supportive services appropriate to the household needs. Rents usually partially funded by the Income Related Rent Subsidy. Includes: Rental Housing, Community Group Housing.

Assisted Rental

Subsidized rental accommodation only. Rents usually partially funded by the Income Related Rent Subsidy or the Accommodation Supplement, or from a Capital subsidy that allows the setting of rents at below market rates (usually 70% - 80% of market rent). Includes: Rental Housing.

Assisted Affordable Ownership

Household income-related pathways to home ownership including rent-to-buy, affordable equity, and shared ownership programmes. Includes Retained Affordable housing models, Rent to Buy, Shared Ownership, License to Occupy.

Market Affordable

Rental or Full ownership for housing usually set below the median house price, typically for smaller units or houses within a development (also known as 'Relative Affordable housing'.)

Private Rental

Households in private rental accommodation which is not subsidised (although some households may receive the Accommodation Supplement).

Private Ownership

Housing that is privately owned without any form of external assistance (although a small number of households may receive the Accommodation Supplement).