



INSIGHT

Report



Community Housing Providers

Examining the role of community housing providers and CHA

Edition 1:
May 2025

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CHA is a peak body supporting and representing community housing providers across Aotearoa New Zealand. Through our work, research and publications, we advocate for better housing policies and raise awareness of housing issues affecting all New Zealanders.

This publication can also be viewed and downloaded as a PDF at the CHA HUB by scanning this QR code:



In this edition

Welcome to this edition	1
What does CHA do?	4
List of members	7
CHA Stories: Fran O'Connor	10
Featured CHP: Queenstown Lakes Community Housing Trust	11
Westpac NZ and CHA HUB Founding Partnership	12
What makes community housing providers unique?	14
Meet the team: David Zussman	20
CHP Profile: Te Pā	23
State of the sector	24
Insights	30
Featured DeepDives	33
2024 CHA Conference	34
CHA HUB registration	36

Welcome to the Insight Report

Edition 1: The Role of Community Housing Providers and CHA

For years, people have asked: what is the community housing sector? Who are you? What do you do? And most importantly - why? This report, and those to come, will address these questions and many more.

New Zealand's housing history has had its highs and lows. There were times when the majority had adequate housing, strong communities, and affordable living costs, with housing taking up about a third of household income. But New Zealand and the world have changed significantly in recent decades. More families are finding it harder to live securely and affordably. Supporting them is a key challenge, which community housing organisations have taken up.

Working with local and central government, the community-led sector is stepping up to offer new solutions. We believe every New Zealander deserves a decent place to call home. Across the country,

grassroots groups, big and small, are working tirelessly with the resources they have to house their communities.

Our vision is clear: to see all New Zealanders well housed. We must all use our resources and talents to work towards a future where everyone is well housed. We invite you to join us in exploring what is working and how we can do that more often, in more places.

This is the first edition of our new Insight Report publication, with three to four editions planned annually. Each edition will focus on a specific topic and be accompanied by resources on the upcoming CHA HUB, an online knowledge platform launching later this year. Throughout 2025 we will be making copies of this report free of charge to our members. The intention in 2026 is to move to a subscription based publication, open to all.

We would love to hear your feedback on these publications and the topics discussed. Click the QR codes on the back cover to access this report online and leave your feedback.



Paul Gilberd
CEO
Community Housing Aotearoa
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A SHARED VISION for a CARING AOTEAROA



What does CHA do?

Our mission is supporting the growth and development of community housing in New Zealand. We do this in collaboration with a diverse range of organisations and individuals.

We believe adequate housing is a human right, and we're committed to seeing all New Zealanders well housed.

Our purpose is to support our members as they deliver proven solutions, innovate, and improve housing outcomes for their communities nationwide.



Supporting community housing providers

The foundation of our work is supporting our members and other housing providers dedicated to creating positive change to their communities by providing affordable homes.

Knowledge Sharing: We foster connectivity and knowledge exchange within the sector, providing relevant insights that empower all members, regardless of size, to make informed decisions.

Resource Provision: Through our leadership role, we deliver knowledge, insights and resources to strengthen every entity involved in community housing provision.



Working with government and other stakeholders

We collaborate with government, councils, financial institutions, the building industry and other stakeholders - providing data, research, and best-practice insights from New Zealand and overseas. Helping to shape housing policy and drive meaningful change.

As a peak body, we have privileged access to financiers, government officials, ministers, mayors, and councillors. We bring our members' voices, the voices of lived experience and knowledge to decision-making tables, as we collectively work to improve our housing system. We also collaborate closely with Kāinga Ora, New Zealand's largest social housing provider.



Bringing everyone along for the journey

We believe lasting change in housing happens when all New Zealanders understand what needs to change, and how it benefits their families, communities, and the country as a whole. Our role is to share the housing story, and bring everyone on the journey with us.

Our mission extends beyond technical solutions to include education and informing the public about the role of community housing.

Housing is integral to wellbeing and healthy communities. No single entity can deliver all that is required. We hope to inspire everyone to contribute their solutions.



Who we are

Community Housing Aotearoa (CHA) is a peak body within New Zealand's housing sector. We work alongside Te Matapihi, an independent Māori voice for housing. CHA is a charitable incorporated society, with members who vote on important matters, set direction, and elect representatives to the CHA Council, which serves as our Board.

Our members and partners

CHA's membership spans two categories, Members and Partners.

Members are groups that either provide or intend to provide community housing. They can be groups of residents or tenants of community housing, or groups that advocate for community housing.

Currently, we have 94 full members. Many deliver a wide range of services from housing system navigation and financial capability support to transitional housing, affordable rentals, and progressive home ownership programmes.

Members are typically supportive landlords and co-owners, deeply

embedded in their communities. They have established relationships and built trust, often bringing years of volunteer work and unfunded support services. Many began their organisations providing health or social services, before expanding into housing. They reflect the culture and context of their operating environments.

Around 40 of CHA's members identify as Māori organisations, with a growing number of Pacific peoples' organisations also providing community housing. Some are small and focused on local needs, while others manage thousands of homes across the motu. All share a commitment to delivering stable, affordable homes suited to their communities.

Partners include individuals, local authorities, professionals, financiers, private developers, and other public or private entities that invest in, lend to, operate, own, or develop affordable, community, or social housing.

CHA Members

- 155 Whare Awhina
- Abbeyfield New Zealand Incorporated
- Accessible Properties Ltd
- Airedale Property Trust
- Assisting Different Abilities Peoples Trust (ADAPT)
- Auckland City Mission Incorporated
- Auckland Community Housing Trust
- Autism Charitable Trust
- Bays Community Housing Trust
- Bishop's Action Foundation
- Bridge Housing Charitable Trust
- Central Pacific Collective
- Christchurch Methodist Mission
- CNSST Foundation
- Cobham Street Trust
- Comcare Charitable Trust
- Compassion Housing Ltd
- CORT Community Housing
- DCM Wellington
- De Paul House
- Diocese of Wellington
- Dwell Housing Trust
- E Tipu E Rea Whānau Services
- Ember Korowai Takitini
- Enabled
- Gateway Housing Trust
- Habitat for Humanity Central Region
- Habitat for Humanity Nelson
- Habitat for Humanity New Zealand Limited
- Habitat for Humanity Northern Region
- Habitat for Humanity Te Waipounamu
- Hamilton Christian Nightshelter Trust
- Haumarū Housing
- He Herenga Kura
- Home in Place NZ
- Homes For Good Trust
- Homes for People Trust
- Homes of Choice Limited
- Housing Foundation
- Island Child Charitable Trust New Zealand
- Just Housing Ōtepoti
- Ka Puta Ka Ora Emerge Aotearoa
- Ka Uruora Kainga Limited
- LinkPeople
- Mahitahi Kainga Trust
- Mana Services
- Manawa Community Housing Trust
- Manawatū Community Housing Trust
- Manawatu Community Trust
- Mangatawa Papamoa Blocks Inc.
- Marlborough Sustainable Housing Trust
- Mercy Villas Upper Hutt
- Modus Community Housing (Modus Group)
- Monte Cecilia Housing Trust
- Nelson Tasman Housing Trust
- Nga Hau E Wha National Marae - Te Runanga o Nga Maata Waka Inc
- Ngāti Porou Oranga
- Ngāti Ranginui Iwi Society Inc
- Ōtautahi Community Housing Trust
- Paekākāriki Housing Trust
- Pathway Affordable Housing
- Penina Trust
- Porirua Whānau Centre Trust
- Queenstown Lakes Community Housing Trust
- Roderique Hope Trust
- Stepping Stone Trust
- Stevenson Village Ltd
- Tāmaki Housing Association
- Tauhara North Kainga Ltd
- Taulanga U Youth and Family Social Service Trust

- Tauranga Community Housing Trust
- Te Āhuru Mōwai
- Te Hau Ora Ō Ngāpuhi
- Te Rūnanga o Kirikiriroa
- Te Rūnanga o Ngāti Rēhia Trust
- Te Rūnanga O Whaingaroa
- Te Taiwhenua o Heretaunga
- Te Toi Mahana
- Te Whānau o Waipareira
- Te Whānau Rangimarie
- The Salvation Army
- The Wellington Catholic Homes Trust
- Trust House Limited
- Tuatahi Centre
- Tupoho Housing
- Tūranganui-a-kiwa Housing Limited
- Upper Hutt Housing Trust
- Visionwest Community Trust
- Wellington City Mission
- Wellington Homeless Women's Trust
- Wesley Community Action
- Whakaatu Whanaunga Trust
- Whatever It Takes Trust
- Young Women's Christian Association - The Y

CHA Partners

- Aero Limited
- Age Concern New Zealand
- Alcohol & Drug Community Support Trust
- All Good Insurance
- Archispace
- Arcline Architecture
- Auckland Council Community Wellbeing
- Beacon Pathway Incorporated
- Boffa Miskell Ltd
- Chintaro
- Christchurch City Council
- Community Finance and Positive Capital
- Compac Homes
- Competitive Edge
- Construkt Architects
- Context Architects Limited
- CRESA
- Development Nous
- Development West Coast
- Dynex Extrusions Limited
- Easybuild Ltd
- Field Homes Ltd
- Flowpath Engineering Consultants
- Foley Group Architecture Ltd
- Foundation Architects
- Graham Surveying Ltd
- Hamilton City Council
- Home Capital Partners
- Home Construction Limited
- Home Foundation
- Hornsby & Co
- Isthmus Group Ltd
- Jennian Homes Tauranga
- Kāinga Maha
- Kāinga Ora - Homes And Communities
- Kāinga Tupu Taskforce
- Kenepuru Homes Ltd
- Koel Construction Group
- KWC
- Laura Fergusson Brain Injury Trust
- Mike Greer Commercial
- Pacific Environments NZ Limited
- Paul Brown & Associates
- Pink Beluga
- PJM Project Management Ltd
- Rangzen Pro Limited
- Rauawaawa Kaumātua Charitable Trust
- Richard Norman
- Ruru
- Signature Construction Ltd

- Signature Homes
- Small Time Developments Limited
- SolarZero
- Spencer Henshaw Ltd
- Sustain and Enable
- Synergine
- Tauranga City Council
- Te Huruhi Trust
- Te Pā
- Te Tumu Kāinga (Te Tumu Paeroa)
- Te Wawata Kāinga
- Te Whare Aio | Māori Women's Refuge
- The City Boarding House Ltd
- The Property Group Limited
- Tu Kotahi Māori Asthma Trust
- Tuwharetoa Ki Kawerau Hauora
- Urban Plus Limited
- Vale Property
- Walker Homes LTD
- Wera Aotearoa Charitable Trust (WACT)
- Whangārei Accessible Housing Trust
- Young & Richards Limited

Becoming a CHA Member or Partner

Want to learn more about becoming a CHA Member or Partner?

Call us on 04 385 8722 or email support@cha.org.nz

Films and Podcasts

Get the latest content from the CHA HUB with Films and Podcasts covering a huge range of topics. We're just getting started, but are on course to produce around 50 each year.

CHA HUB on YouTube

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YouTube



The CHA HUB Podcast

Search for the 'CHA HUB Podcast' on your favourite podcast provider or click and scan the QR codes below for Apple and Spotify.



Spotify



Apple Podcasts



CHA Stories

Fran O'Connor: Toru Apartments, Queenstown

While much of the CHA HUB focuses on housing and policy issues, it's essential we remember that housing profoundly impacts peoples' lives. Each Insight Report will feature a CHA Story, sharing real experiences and success stories from across the country. Through these narratives, we highlight the human side of housing - bringing voices to the forefront and showcasing the impact of effective policies and initiatives.

In this edition, we speak with Fran O'Connor, a resident at the Toru Apartments in Queenstown.



Watch - Video
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Listen - Podcast
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Featured CHP

Queenstown Lakes Community Housing Trust

Nestled in the Southern Alps, the Queenstown Lakes District is a breathtaking region of snowcapped mountains, crystal-clear lakes, and scenic countryside. Yet, beneath the beauty, the district faces severe housing pressures.

The Queenstown Lakes Community Housing Trust (QLCHT) is leading the way in providing community housing solutions.



DeepDive Interview



Watch - Video
Click or Scan



Listen - Podcast
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We visited with Julie Scott from QLCHT on-site at one of their new projects to talk about some of the homes they have provided around the region, and also sat down with her for a DeepDive interview, to discuss some of the challenges and the innovative solutions they have developed to help locals into homes.



On-site visit and introduction



Watch - Video
Click or Scan



Heiko Jonkers
Senior Product Manager
Social & Affordable Housing at
Westpac New Zealand

“

We're delighted to be entering into a new partnership with Community Housing Aotearoa (CHA) that will help us to realise these aims, supporting the organisation in its mission of delivering affordable housing solutions to communities throughout the country.

”



Introducing our Founding CHA HUB Partner

CHA and Westpac New Zealand: a partnership to help more New Zealanders into homes

Westpac New Zealand is committed to helping more New Zealanders into their own homes, as well as working to understand and overcome the barriers that prevent some New Zealanders from finding a place to call home. We are committed to supporting the affordable housing sector.

We're delighted to be entering into a new partnership with Community Housing Aotearoa (CHA) that will help us to realise these aims, supporting the organisation in its mission of delivering affordable housing solutions to communities throughout the country.

The partnership with CHA is the latest milestone on Westpac's journey. We recently committed to increase lending in support of affordable housing to at least \$1billion by September 2027.

And over the past few years we've worked closely with a range of community housing providers, including Māori and iwi, to support their innovative pathways to home ownership, including Shared Equity and Secure Home Leasehold programmes.

Through these solutions, we've seen more than 700 families secure their own homes, and we see the potential to help even more New Zealanders to achieve their home ownership dreams through greater collaboration, with housing providers and the wider sector.

We are grateful to CHA members, NZ Housing Foundation and Queenstown Lakes Community Housing Trust for their generosity in sharing their programmes and knowledge to support other community housing providers to grow.

In supporting further growth, we believe CHA's on-the-ground insights combined with our financial expertise and strength will ultimately enable greater delivery of practical, scalable housing solutions. As well as providing funding to CHA, we will work with them to help community housing providers to expand their impact.

For Westpac, the partnership represents our commitment to being part of a greater solution that is community led. It's about stepping up to help create a better future for Aotearoa together.

Me mahi tahi tātou mo te ora o te katoa – working together for the wellbeing of everyone.

If you'd like to chat about how Westpac can help, please get in touch any time by emailing: heiko.jonkers@westpac.co.nz

A response from CHA

We are delighted to welcome Westpac as the founding partner of the CHA HUB.

Westpac's commitment and financial support will enable CHA to develop aspects of the CHA HUB over the next 2–3 years, providing essential toolsets, research, and insights to support community housing providers, and raise awareness of housing challenges across Aotearoa New Zealand.

We sincerely thank Westpac for their partnership and look forward to working together to help make the CHA HUB a great success.

What makes Community Housing Providers unique?

How Community Housing Providers (CHPs) are helping to solve New Zealand's housing crisis

Community housing is a form of affordable housing that works alongside private housing in the open market. Typically, community housing organisations are not-for-profit groups that meet housing needs through a range of affordable rental and home ownership options.

They provide an alternative to the public housing provided by Kāinga Ora (formerly Housing New Zealand) and local authority housing. CHA, alongside Te Matapihi, serves as a voice for these diverse organisations.

Community housing organisations provide around 30,000 homes throughout New Zealand. These may be provided by faith-based, iwi, hapū or Pacific groups that offer tenancy advice services or provide homes directly.

These organisations provide warm, safe, dry, and affordable homes through a range of housing options, including emergency and transitional housing, affordable rentals, and home ownership assistance.

Many providers originally began as social services or health services and have added housing to their offerings as they recognised its importance in improving social and health outcomes. Some organisations provide additional wrap-around support services directly, while others ensure necessary support links are available for their residents.

The sector is diverse, long-term oriented, and takes many shapes and forms. However, it is unified by a single idea and possibility: the goal of ensuring all people are well housed.

Regulation and registration of CHPs

The Community Housing Regulatory Authority (CHRA) is an independent agency within the Ministry of Housing and Urban Development that registers and regulates Community Housing Providers (CHPs) in New Zealand. Organisations that demonstrate the ability to meet the CHRA Performance Standards become

registered as Community Housing Providers. Since 2014, Registered Community Housing Providers have been able to provide homes to those on the Public Housing Register, and access the Income Related Rent Subsidy. Other community housing organisations that are not registered cannot access the subsidy, but still offer alternative affordable housing options for rent and purchase.

The community housing sector in New Zealand remains small compared to other countries, and many New Zealanders still need access to good housing. Community housing organisations, whether registered CHPs or not, are actively working to increase the number of available homes. to ensure all New Zealanders have adequate housing. International evidence shows that those countries with a thriving large-scale, charitable, non-governmental housing sector tend to have significantly better outcomes for low and moderate income households.

More than just housing: The deeper purpose of community providers

Local providers typically have strong community connections and a vested interest in growing social cohesion, especially when working with vulnerable households.





Relationships matter profoundly: When people know you, know your name and know you care, the likelihood of achieving successful outcomes rises consistently and dramatically.

Community housing providers are not-for-profit entities focused on values, principles, and purpose. This means they consistently work in this space for the long-term and tend to be deeply experienced, well-connected, and trusted advisors in their communities.

The importance of charitable purpose cannot be overstated. Affordable housing and the money that is deployed to deliver it, must be retained and recycled in perpetuity for the system to deliver long-term, intergenerational affordability. If this is not the case, most affordable products last one iteration and are then lost to the market.

The collective lived and worked experience within the community sector far surpasses that of other players in the housing market. There are tens of thousands of years of collective experience in the sector workforce.

For example, over 50% of the 500 attendees surveyed at the 2023 Community Housing Aotearoa (CHA)

national conference, had more than 10 years of directly relevant work experience. Community housing providers largely hold the institutional memory of New Zealand's housing system. They understand what works and why it works and have led much of the innovation that is unique to the context of New Zealand's housing system.

Building connections: How community housing goes beyond shelter

Community housing providers have built relationships and trust over time, earning a strong social licence to operate within their communities. This invisible but crucial aspect of the sector's success is hard-won and easily-lost. In many contexts, it enables projects to succeed where they might otherwise have failed.

These providers are recognised as friendly landlords, calculating rentals based on what works for households, and what they can afford, rather than maximising financial profit.

For generations, community housing providers have approached housing through a more holistic lens, serving their communities.

Some now describe this approach as an Environmental, Social, and Governance (ESG) strategy.

Māori and Pacific people's community housing providers deliver a wide range of services, products, and programmes. Many of these are delivered without government involvement or funding, as community-minded individuals serve their communities' needs. Many aspects of this service provision often go unrecognised in official government reporting.

Reimagining housing: Innovation and social cohesion

The community sector is deeply committed to creating more pathways and accessible entry points for households to have greater sovereignty and choice over their housing arrangements.

A comprehensive housing needs assessment, forms the foundation for developing a well-matched supply-side solution. By understanding pre-existing community connections, providers gain a significant advantage in providing the right house, with the right tenure, in the right place and at the right price. Community housing providers believe in community

building, which means creating mixed, diverse, and inclusive developments and delivering homes, not just houses.

The ability of community housing providers to deliver a variety of tenures allows them to respond with tailored solutions matched to household aspirations and needs.

The most successful community-led developments deliberately include shared spaces, community hubs, and 'bump spaces' (a public space to promote community connection), to support residents in getting to know each other in mixed-tenure environments. Placemaking is crucial in rebuilding social connectedness and cohesion.

A sector of many voices: The varied landscape of community housing

Community housing providers come in many shapes and sizes. Many emerge from post-treaty settlement iwi and hapū, while a substantial number have faith-based origins associated with churches, mosques, temples, or synagogues. They range from large organisations managing thousands of homes to small providers working in special interest areas or in rural towns.

The community housing sector has a diverse whakapapa. Some organisations originated from social service backgrounds or decades of running successful community health services.

They are geographically diverse and unevenly capitalised. Many of the largest CHPs are tangata Te Tiriti organisations that have had preferential access to government grant funding and Income Related Rent Subsidy (IRRS) contracts, often at the expense of tangata whenua organisations.

Community providers have a strong track record of innovation, evident in new ownership structures, tenure models, finance mechanisms, papakāinga, and marae activations. The sector leads the way working with partners in developing new housing supply, financing, alternative tenures, leasehold structures, and community land trusts.

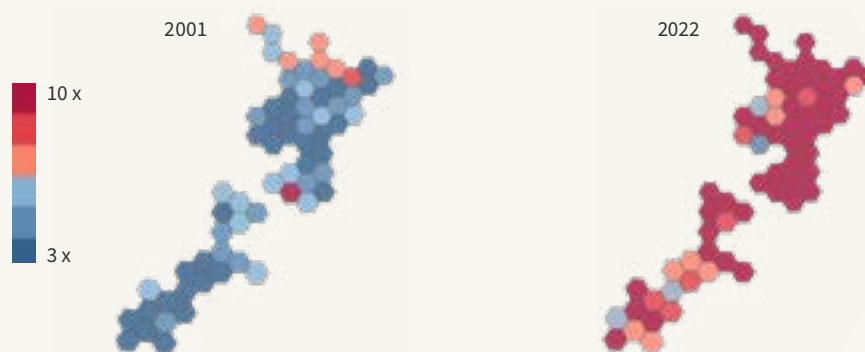
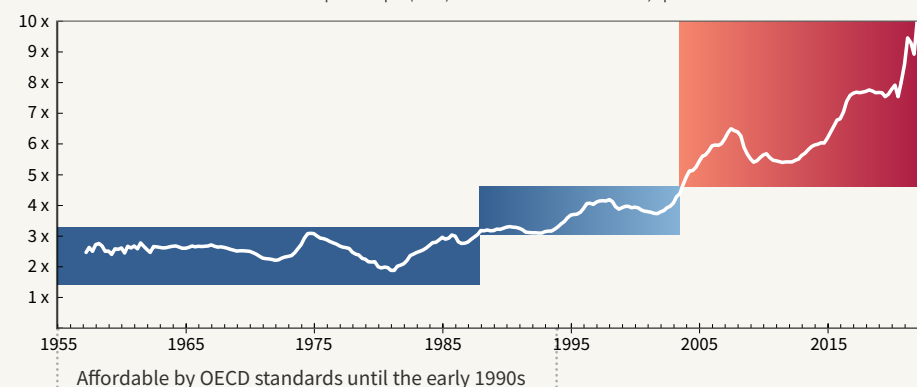
A commitment to change: Addressing New Zealand's housing shortage

Many are dedicated housing organisations with a determined focus on local delivery. What all providers share is a commitment to

Multiple of household annual income

House price to income ratio

Sources: Eaqub & Eaqub (2015) "Generation Rent" BWB Texts, updated



Source: REINZ, Statistics NZ, Sense Partners

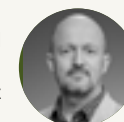
fulfilling the right to a decent home - providing housing and access to people entitled to warm, safe, secure, and affordable homes.

New Zealand's housing challenge is fundamentally because of affordability. For decades housing prices have increased much faster than household incomes. Increasing the available stock of affordable rentals and home ownership options has become a growing priority.

A provider need not be a registered Community Housing Provider to deliver these important products and services.

Ultimately, all providers are united by a shared goal – seeing all New Zealanders well housed. And they will persist until that goal is achieved.

Paul Gilbert
CEO - Community Housing Aotearoa
paul@cha.org.nz





Meet the team:

David Zussman

A life dedicated to community housing

David joined Community Housing Aotearoa (CHA) in 2016, and is currently the Manager for Engagement and Support. This broad role enables him to support CHA's work programme, assist colleagues in delivering their priorities, and engage directly with member networks - while supporting individual organisations. Based in Auckland, he's the proud father of three adult children.

Born in the UK in Oxford and raised in Manchester, David's journey began at the University of Warwick, where he met his wife. His working life started in London with a brief period as a car salesperson before dedicating his career to the community housing sector.

During his school years, David developed two passions that would shape his life: playing Lacrosse and taking annual walking holidays to the Lake District. While he no longer plays Lacrosse himself, he's been privileged to work with the NZ Men's national team as they compete

in the World Championships held every four years. Walking remains his greatest joy - a "decent walk" in David's book means at least two hours, with New Zealand's Great Walks ranking among his favourites. He also keeps bantam chickens and colleagues know that asking about these interests might unleash an unstoppable flow of enthusiasm!

David's housing career began as a trainee housing officer with the London Borough of Bromley. He spent ten years with the Council during its transformation into Broomleigh Housing Association, through a large-scale voluntary transfer.

For most of this time, he worked in a multi-disciplinary team responsible for 3,000 properties (from a total stock of 12,000). He also helped project manage a youth foyer initiative with a partner organisation - an experience that significantly influenced his future career path.

This role gave David a comprehensive understanding of housing and supported his formal qualification, though he jokes about spending considerable time in the pub with fellow students. Despite his professional education, he maintains that kissing the Blarney Stone in Cork, Ireland has

proven more valuable - supposedly endowing him with the "gift of the gab" that has served him well throughout his career.

David relocated to New Zealand with his family in late 2000. Despite telling everyone he was leaving the housing sector, he soon accepted a position with Housing New Zealand as a tenancy manager in Panmure. This experience proved invaluable, teaching him about New Zealand culture, work environments, housing systems, and introducing him to feijoas!

“

There's something really strong about aligning together with lots of other people... wanting to see us all do better in New Zealand - Doing better for people, whoever they are and whatever that means.

”

Following what he calls his "apprenticeship" with HNZ, David spent 18 months with the Community Development Group working on COGS and Lottery grants - a great way to connect with front-line community organisations. He then combined his twin passions for community development and housing, as the community

development manager for Talbot Park, an early HNZ regeneration project in Glen Innes.

After a brief return to the UK working for St Vincents Housing Association in Manchester, Bolton and Rochdale, David joined Monte Cecilia Housing Trust in Auckland (2006-2015). The organisation's roots in social justice, emergency housing and community housing, aligned perfectly with his values. His role included housing advocacy alongside service provision, leading to frequent media work addressing homelessness and poor boarding-house conditions.

David relishes being a part of CHA and working within the sector's diversity. He observes that each organisation has its own unique personality shaped by location, history, culture, and even physical infrastructure.

He takes pleasure in getting to know these distinct organisational characters, all united in their commitment to delivering more affordable housing.

You can contact David Zussman by email at: davidz@cha.org.nz

DeepDive Interview

Each Insight Report will feature at least one DeepDive interview, offering in-depth discussions on the housing landscape and other related topics. These include voices from within the sector and others contributing valuable insights and wisdom. Our goal is to build a library of best practices, success stories, and case studies to help inform policies, and drive positive change in Aotearoa New Zealand.



David Zussman

In this edition we speak with David Zussman. Scan or click the QR codes below to watch or listen



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Listen - Audio
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CHP Profile

Te Pā



Te Pā is a Kaupapa Māori organisation committed to creating a living, thriving ecology of care that heals, restores, and empowers whānau. Deeply rooted in the principles of Te Tiriti o Waitangi, Te Pā has evolved from its origins in 1946 (formerly known as Prisoners Aid and later PARS Inc) to become a leading provider of reintegration, resettlement, and social services.

As a charitable trust, Te Pā operates under a Mana Ōrite Governance Structure, ensuring equal representation of tangata whenua and tangata Tiriti voices in decision-making.

Guided by the philosophy “Ko te mauri o Te Pā - Ko te ira tangata” (the essence of humanity is the life force of Te Pā), the organisation works to disrupt intergenerational cycles of incarceration and address systemic harm. Te Pā supports



whānau impacted by colonisation, intergenerational trauma, stigma, and bias, offering services across five Northern Region prisons and throughout Aotearoa.

With expertise in prisoner reintegration, whānau resilience, transitional housing, and deportee support, Te Pā delivers culturally responsive, trauma-informed care. Recently accredited as a Community Housing Provider (CHP), the organisation is developing spaces for homeless rangatahi, ensuring they have the foundation to become the Rangatira they were meant to be.

Click or scan the QR code to visit the Te Pā website to learn more about their work and projects.



Website
Click or Scan

The state of the sector

The challenges and evolving solutions within the community housing sector

The state of the community housing sector is strong and growing. There are an increasing number of Māori organisations delivering solutions addressing long-standing failures to meet their needs. Pacific organisations are beginning to establish a presence, responding to their need for healthy and affordable homes. Other organisations with a longer history in housing continue to grow their offerings and abilities to serve diverse needs.

Organisations providing community housing navigate a complex and changing landscape. Innovation and resilience are required to respond to evolving housing needs, policy and funding settings, and market forces impacting on building and construction. Community housing organisations are housing developers and managers, responsible for caring for both families and homes, carefully balancing their social purpose with business discipline to ensure the long-term sustainability of their homes and organisations.

Community housing providers have long been innovators. Organisations responded



to declining home ownership rates decades ago by developing new pathways through self-build, rent to own and shared equity programmes. As these became harder to deliver in recent years due to increases in housing costs, they didn't end their ownership programmes. They evolved them by developing a new leasehold model, reducing costs and enabling families to have the security of ownership and low land rent costs. They also successfully advocated for government support resulting in the \$400m Progressive Home Ownership Fund.

To respond to people experiencing homelessness not well served by existing models, providers identified the evidence-based Housing First approach and introduced it to New Zealand in 2015. They advocated for and received government support for the model in 2016. Arohanui ki te tangata, a group of Māori Housing First providers supported by Te Matapihi, continued that innovation by embedding te ao Māori in their programmes. Other Māori providers are developing new models to build on whenua Māori, working around the barriers imposed by Western land and financial systems.

Funding and finance are key to the delivery of homes affordable to low and moderate income whānau. The frequent changes to these settings



demonstrate the resilience of community providers. Over the past 25 years providers have utilised government support when available. The changing programmes include the Housing Innovation Fund, Social Housing Fund, access to Income Related Rents, the Progressive Home Ownership Fund, the Affordable Housing Fund, Whai Kāinga Whai Oranga funds for Māori providers, and various housing services programmes.

As most organisations are registered charities, they have limited means to raise equity – and real estate development is expensive. This has not stopped their growth. Allowing registered CHPs access to Income Related Rents in 2014 coincided with the end of capital grants. This model relies on debt financing to build new homes with guaranteed market rents, ensuring their ability to pay a bank mortgage. Seeing the limits of their balance sheets, providers began to explore new ways to access equity whilst retaining ownership of the homes themselves. Although not completely solved, new partnerships have demonstrated how providers and equity investors can work together for this outcome.

Since forming in 2004, Community Housing Aotearoa has supported the sector to innovate and respond to a

changing policy environment. Over that time, primary responsibility for housing policy has shifted through the Housing New Zealand Corporation, the Department of Building and Housing, the Ministry of Business, Innovation and Employment, the Ministry of Social Development and now the Ministry of Housing and Urban Development / Te Tūāpapa Kura Kāinga (HUD).

While navigating this shifting landscape the sector has steadily grown its provision of social and affordable housing. In 2007, the Centre for Housing Research Aotearoa New Zealand (CHRANZ) estimated 3,467 homes in the non-governmental or third sector. By 2014, a Centre for Research, Evaluation and Social Assessment (CRESA) report estimated the sector had grown to over 4,021 homes. At that time, local authorities maintained approximately 13,400 homes, while Housing New Zealand (now Kāinga Ora) had about 65,000 homes.

CHA estimates that the sector overall now provides more than 30,000 homes. Kāinga Ora has grown to over 72,000 homes. Council housing has reduced to around 6,800, with much of that transferred into registered Community Housing Providers.

The best data available relates to registered Community Housing Providers. Information provided by the Community Housing Regulatory Authority and HUD's housing dashboard indicates the 88 registered CHPs deliver a substantial housing portfolio - approximately 19,700 housing units in total, 13,920 Income-Related Rent Subsidy (IRRS) tenancies, nearly 5,000 affordable rentals, 455 market rentals and 424 active assisted home ownership / progressive home ownership units.

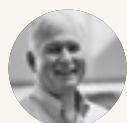
The wider sector also manages approximately 6,400 transitional housing units. In addition, there are more homes funded through Whai Kāinga Whai Oranga and other programmes developed by Māori organisations. Adding those homes along with progressive home ownership homes, now solely owned by families and contributions from non-registered providers, suggests the overall impact of community organisations could approach 30,000 homes. This estimate does not include whānau who were able to independently reach home ownership with the savings realised from living in an affordable rental home offered by a community provider.

Of the homes managed by registered Community Housing Providers 948 are leased from

Kāinga Ora, 1,140 were purchased from Kāinga Ora, 2,600 are new builds and 9,000 are redirects (existing homes converted to social housing).

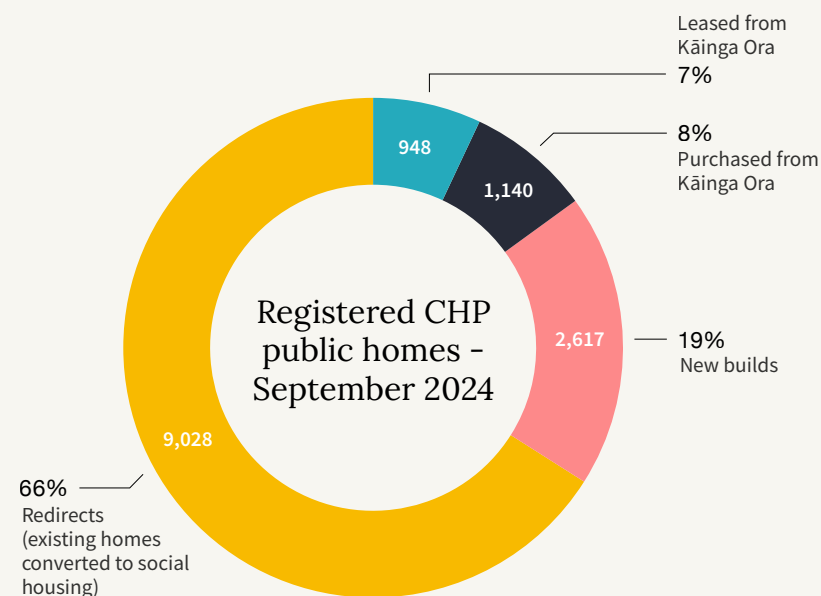
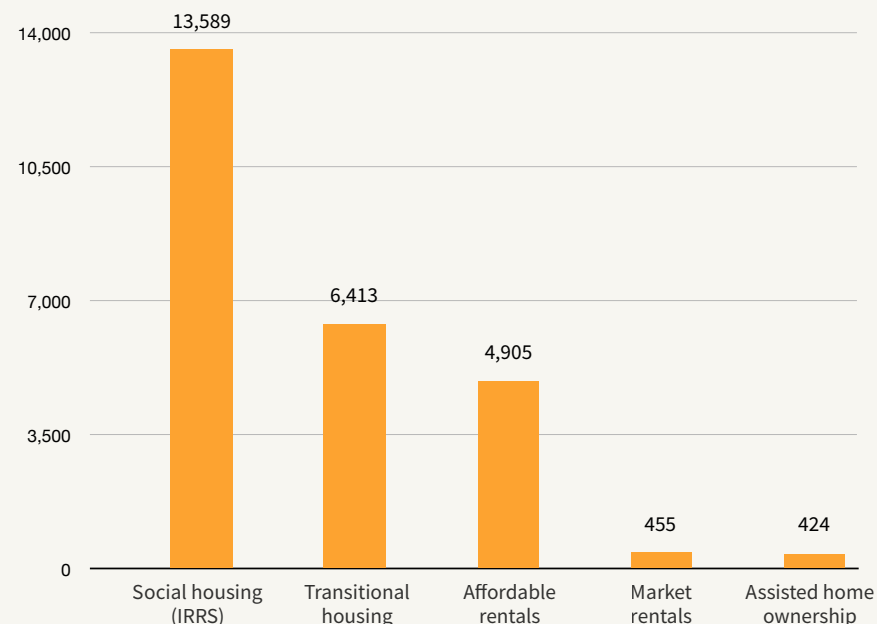
While redirects make up a significant portion of the current stock, the sector recognises the need to increase new supply. Currently, the sector has contributed approximately 20% of total homes funded through the IRRS subsidy via new construction. New builds peaked at 656 units in 2021. With targets of 1,500 new units over the next two years, the sector faces the challenge of exceeding its historical production rate. This will require greater collaboration across the sector and with government partners.

A key challenge noted by sector leaders is the difficulty in scaling construction activity up and down in response to funding changes. Sustainable growth requires consistent policy and funding approaches. Based on the sector's track record, CHA is confident that community providers will continue to innovate and grow their housing provision.



Chris Glaudel
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Community Housing Aotearoa
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Registered CHP supply plus transitional homes - Sep 2024



Insights

Insights from organisations and people in the housing sector

During a course of interviews over the past year, we asked various people involved in the housing sector, their thoughts on what makes community housing providers and CHPs unique. This article is a brief summary of their accounts.

Our interviewees commented that community housing providers distinguish themselves through their deep local connections, mission-driven approach, and comprehensive support for tenants. These organisations are rooted in the specific communities they serve, allowing them to develop tailored housing solutions and take a long-term view that can weather changing policy.

They expressed that their primary strength lies in their ability to provide more than just housing. Community housing providers offer wrap-around services that address tenants' variety of needs, including social support, community development, and cultural connections. For instance, some organisations employ community



Jill Hawkey

“

Community housing has got a real strength in that we're based in local communities and so we have an understanding of the community and that we know what kind of wrap-around support people need in order to sustain their tenancies.

”



Greg Orchard

“

So as a community housing provider you can take a longer term, often a generational view of what you're doing and what you're looking to provide.

”

development workers who actively build neighbourhood relationships and provide additional support services.

A key element discussed is that community housing providers are characterised by their long-term, intergenerational perspective. Unlike government organisations that can shift with political winds, community housing providers maintain a consistent mission, focused on community wellbeing. They are often run by people who intimately understand the challenges of housing insecurity, having experienced similar struggles themselves.

Interviewees overall thought that the sector demonstrates remarkable diversity, offering a range of housing options, from ownership, shared ownership, and affordable rent, to supported housing. Most providers, particularly those from Māori and Pacific communities, bring lived experience and cultural understanding to their work, ensuring that housing solutions are not just functional, but culturally appropriate.

Other comments included that community housing providers pride themselves on being more than landlords. They actively monitor tenant wellbeing, noticing subtle



Jade Kake

“

We're members of the community, we're committed to this community and we're working together, to both shape what it needs to be, and how it looks and continues on into the future.

”



Kay Saville-Smith

“

They can provide not only landlord services, but a diversity of housing products from ownership and shared ownership, right through to affordable rent and supported housing.

”

changes, like missed rent payments or neighbourhood concerns. Their approach goes beyond transactional housing provision to creating genuine community connections, often establishing community centres, and organising social activities that combat individual isolation.

The growth of the sector has been significant, with government support enabling expansion in the number of homes managed, owned, or developed in recent years. Providers are typically more agile and nimble than large government entities, allowing them to respond quickly to local needs.

However, the interviewees did acknowledge the sector's ongoing challenges, particularly around representation. Leaders recognise the need to ensure that community housing providers reflect the demographics of the communities they serve, working to increase diversity and cultural responsiveness.

Ultimately, those interviewed feel that the sector represents a collaborative, human-centred approach to addressing housing challenges, emphasising on values such as community engagement, personal support, and long-term societal wellbeing.

Insights

Watch or listen

Click or scan the QR code to watch the full video or listen to the podcast for this article



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Featured DeepDive Interviews

Each month we will feature past and current DeepDive interviews from the CHA HUB. Register at chahub.org.nz/register to stay up to date with the latest DeepDive content.



Charles Waldegrave

Charles Waldegrave leads social policy research in New Zealand, focusing on poverty, ageing, housing, and the Living Wage movement



Jade Kake

Whangārei based architectural designer who is leading Māori-focused housing and cultural design projects, advocating for papakāinga development



Kay Saville-Smith

Sociologist specialising in housing, recognised for her contributions to seniors' wellbeing and housing policy research



Rod Carr

Chair of New Zealand's Climate Change Commission, leading national strategy on emissions reduction and climate policy implementation



Subscribe to the CHA HUB YouTube channel for more films at @CHAHubNZ or by clicking or scanning the QR code.



2024 CHA Conference

Connecting, growing and thriving

The CHA National Conference 2024 took place on 26, 27 and 28th November at AUT City Campus in Tāmaki Makaurau, Auckland.

It was our most ambitious and diverse conference to date. Ambitious because over 30 groups ran indepth sessions and workshops. Diverse, because we came together with our people, our knowledge and our sector, as we all strive to see all people well housed.

Our conference theme was Growing Together - Sharing our knowledge. Through building and strengthening our relationships we will better serve all people. The feedback we have received from the conference was overwhelmingly positive.

We want to take this opportunity to sincerely thank everyone who took part in the CHA conference. Over 500 people attended in person, with more than 400 people joining us online across both days. The two site tours were booked out, and we were blessed with good weather and



safe travels.

We were pleased to welcome both Ministers of Housing, Hon Chris Bishop and Hon Tama Potaka who joined us to make housing related announcements.

We would like to acknowledge and thank our hosts Taiaha Hawke of Ngāti Whātua Ōrākei, Vice Chancellor Damon Salesa and Professor John Tookey and AUT, all our sponsors and our exhibitors, who enabled us to come together in Tāmaki Makaurau.

A huge mihi also to the facilitators and speakers, who provided a range of thought provoking and sometimes challenging working sessions inviting us to participate, share and learn together.

We live-streamed and recorded the sessions in the main lecture theatre. You can click or scan the QR code on this page to watch them online.

The next CHA conference will take place in 2026. This year Te Matapihi and Ngāpuhi invite you to the 2025 National Māori Housing Conference at Waitangi - commencing Monday 20th October.

Ngā mihi nui ki a koutou katoa.

Thank you

A special thanks to all those organisations for their financial support of the 2024 CHA Conference

- AUT / Auckland University of Technology
- Signature Construction
- Home.
- Parry Field Lawyers
- Zavanti
- Bunnings Trade
- SPM Assets
- Ōtautahi Community Housing Trust

Conference Videos

Click or scan the QR code to watch the videos of the main conference plenary sessions and keynotes:



Conference Videos
Click or Scan

CHA HUB Registration

The CHA HUB website is launching later in 2025. Register now online at chahub.org.nz/register or by scanning the QR code below.

The CHA HUB will be a dynamic online platform and resource library - essential for fulfilling our core roles and objectives. A repository of evidence, drawing upon research, collective wisdom, knowledge, and best practices across all facets of building a sustainable housing system.



In the next Insight Report

In our next report we will shine a light on a range of existing financial settings, products and services. We look to the future to discuss how we all could make positive changes so that the housing system serves all people better. We will be highlighting:

- Current financial structures and potential improvements to better serve all New Zealanders
- International examples of more efficient housing funding methods
- Guest commentary on New Zealand's economic overemphasis on residential property wealth
- Potential tax structure reforms for more equitable housing outcomes
- Analysis of effective debt and equity structures, subsidies, and supports
- Historical successful programmes (State Advances Loans and family benefit capitalisation) that could be reintroduced

- The impact of long-term, low-cost mortgages and their intergenerational benefits, especially as young families increasingly rely on parental support



Feedback & Suggestions

We welcome your feedback and suggestions for future editions of the Insight Report. Use the QR code below to leave us your thoughts:



Edition 1 - May 2025

Title: Examining the role of community housing providers and CHA

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