

Ministry of Social Development
Te Manatū Whakahiato Ora
56 The Terrace
Wellington 6011

24 November 2025

RE: Long-Term Insights Briefing

Who we are

Community Housing Aotearoa (CHA) is an Incorporated Society and a peak body for the community housing sector. To achieve our Vision of ‘all New Zealanders well-housed’, we have a strategic focus on supporting a responsive housing system underpinned by Te Tiriti o Waitangi and the Right to a Decent Home. We are also mindful of the broader institutional and regulatory context within which our members and other community organisations operate.

Our member organisations provide homes for over 30,000 people nationally across 26,000 homes and our partner members include developers, consultants and local councils. Our member community housing organisations are primarily registered Charities or not for dividend entities that develop, own and/or manage social and affordable housing stock, with a variety of tenure offerings. We have 63 registered Community Housing Provider members.

CHA is a proud Tangata Tiriti organisation and works closely with national Māori housing advocate Te Matapihi, that represents iwi-based and Māori community housing organisations.

Key Submission Points

CHA agrees Aotearoa must respond boldly to the structural ageing of our population. The LTIB presents a critical analysis to support long-term planning now for the changes underway. We praise the long-term thinking central to this report to create a high standard of living for our older population.

The draft paper is a well-researched document that identifies a variety of intersecting pillars to create a positive ageing experience for Aotearoa's older adults – current and future. In particular, CHA notes the considerations of intersectionality within the communities of older people, their unique experiences and how that impacts their wellbeing, interactions with services and so on.

CHA would also like to acknowledge the extensive data in part three showing demographic change over time, and the surrounding discussions of affordability and rental tenure. In relation to section 3.8 Housing – Future Possibilities, CHA appreciates the analysis of future of home ownerships rates. The decline in home ownership is a particular concern as the assumption of owner occupation underpins other social policy settings.

There are also helpful considerations for policy makers such as the retirement village sectors development pipeline, the rates of older people experiencing severe housing deprivation and social housing units needed.

We welcome the inclusion of alternative housing models in the briefing. While Community Housing Providers are acknowledged, we recommend placing greater emphasis on their critical role in supporting people in need, where possible in sections 3.7 and 3.8. Additionally, we encourage highlighting the importance of offering a broader range of tenure options, such as rent-to-own and shared ownership, to better meet diverse housing needs and respond to decreasing ownership rates.

CHA proposes the following key additions to strengthen the Briefing

1. Accessibility of the home and community

The report delves into the centrality of accessibility in urban planning “Ensuring connected neighbourhoods with accessible amenities, and streets that people with mobility, sensory and cognitive issues can navigate independently and safely, is key to supporting older adults in cities.

We agree on the emphasis on accessible cities and would extend this accessibility focus to the home too. We propose including a further segment on page 53 (section 3.8), where accessibility of our homes is noted. We suggest adding more detail on what accessibility in the home looks like, its long-term benefits, and actions needed:

- Specifically, adoption of universal design principles in social housing to accommodate the needs of older people, enabling them to thrive in their homes and communities. See more [here](#).
- Incentives for all new homes to be universally designed across the motu to give older people options in where they wish to live.
- Incorporating universal design at the outset adds only 0–2% to construction costs yet significantly enhance the home’s usability for people over time.
- To foster a sense of community, we suggest including emphasis on features including shared community spaces, access to nature, and shared community projects (gardens etc).

2. Culturally Appropriate Homes

There is a need to expand design options to enable both intergenerational living and also the needs of single person and couples’ households. As emphasised in the Human Rights Commission’s [Framework Guidelines on the right to a decent home in Aotearoa](#), by moving beyond the Euro-centric nuclear family model, Aotearoa can design both smaller and larger homes that are culturally appropriate, support independence and foster whanaungatanga for our older adults. It is important that our housing stock reflects cultural diversity and upholds Te Tiriti foundations, recognising that one typology does not meet the needs of all communities. We suggest adding commentary on Housing Design in section 2.4 or 3.8.

Such commentary could include:

- Currently single-bedroom homes currently make up only 12% of housing stock.
- To best accommodate Aotearoa’s ageing population, we need more 1 and 2-bedroom homes for older people who would like to accommodate for visits by whānau, aiga and friends who may not live there.
- Community Housing Providers are experienced with the delivery of multiple housing types in single development settings. The sector reflects the diversity of communities including iwi and Māori providers, Pacific providers, organisations focused on seniors, disabilities and others rooted in faith-based responses.

3. *Affordability*

- The ability to deliver these homes is constrained by funding realities. For example, many councils continue to operate around 7,000 flats nationwide, yet most struggle to break even. To modernise their housing stock, some have leased or sold properties to Community Housing Providers to access Income Related Rent subsidies. However, this approach is only a partial fix and does not fully meet the needs of our older adults.
- These challenges underscore the urgent need for dedicated funding streams to ensure older adults have access to safe, accessible housing options that support ageing in place. The report also documents the problems with the Accommodation Supplement settings to address affordability and financial security.

4. *Considerations of Homelessness*

The briefing points out that homeownership rates are predicted to decrease amongst this age group in the future. We feel the LTIB would benefit from including considerations of homelessness, particularly in *Part Three: Trends in key Drivers of Disadvantage*.

- As more older adults enter retirement as renters, the potential of frequent relocations can create significant financial, social, and emotional strain, negatively affecting their overall wellbeing.
- Lacking affordable options, many may resort to living with whānau or live in overcrowded situations.
- This trend is expected to contribute to a rise in visible and invisible homelessness, driven by escalating private rental costs and the lack of housing designed to meet age-related needs.
- Additionally, our members are observing patterns of older adults migrating to urban areas in search of perceived support, while others return to regional centres seeking a sense of community.
- These dynamics underscore the importance of adopting a population-based approach to resource allocation and planning. All regions need access to housing funds to respond to this emerging challenge.
- An opportunity therefore exists in the LTIB to explicitly address the growing risk of homelessness among older adults, especially for women who our members are reporting to be increasingly at risk.

The team at CHA once again would like to thank the Ministry of Social Development for the opportunity to submit on the Long-Term Insights Briefing Draft and look forward to reading the final version when it becomes available.

Ngā mihi,



Paul Gilbert

Chief Executive

Community Housing Aotearoa – Ngā Wharerau o Aotearoa