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For: Housing Working Group

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Key issues and opportunities for disabled people in housing

Purpose

- 1 This paper outlines key issues and opportunities for disabled people, tāngata whaikaha Māori and their whānau in housing. It is part of a series of papers examining strategic issues and opportunities to steward better outcomes for disabled people across government. These papers are intended to provide a starting point for the working groups that will consider each outcome area in more detail. The working groups will then propose a prioritised set of well-defined, achievable actions for inclusion in the Strategy.

Executive summary

- 2 Having secure and suitable housing protects the health and wellbeing of disabled people. As well as being a basic human right, access to appropriate housing provides a sense of belonging and supports disabled people's independence.
- 3 Housing directly affects other areas of life, such as health, employment, and education. Improving access to suitable housing would reduce the amount of illness that disabled people experience, helping to support their education and employment outcomes. There is a complex and bi-directional relationship between health and housing. Better wellbeing outcomes in turn reduce the risk of someone experiencing housing instability in future.
- 4 Disabled people fare worse in housing than non-disabled people. There is also a lack of affordable, accessible housing. This makes it more difficult for disabled people to live in suitable housing.
- 5 Compared to non-disabled people, disabled people are more likely to:
 - Live in housing which is crowded, damp, and mouldy.
 - Experience severe housing deprivation.
 - Earn less than non-disabled people.

- Have additional accessibility requirements in housing.
- Find their homes unsuitable to live in.

6 Tāngata whaikaha Māori and Pacific disabled people often experience the above barriers to a greater extent due to compounded disadvantage.

7 As well as experiencing poorer housing outcomes than non-disabled people, disabled people experience a range of barriers to accessing suitable housing. These include:

- Barriers to accessing accessible housing in both the private and public housing markets. Accessibility barriers can be compounded by affordability, with disabled people experiencing barriers in employment and having lower average incomes than non-disabled people.
- System-based barriers mean that some disabled people in residential care find it difficult to leave care, for example, into social housing.
- Disabled people report the attitudes of others, such as landlords and government agency staff, as being a barrier to accessing housing.

8 There is a range of work underway across government agencies and non-government organisations related to disabled people and housing. The Ministry of Housing and Urban Development, Kāinga Ora, Te Puni Kōkiri, the

Ministry of Business, Innovation and Employment, and local governments all have initiatives underway to improve outcomes for disabled people in housing within their respective portfolio areas.

- 9 Countries overseas have also taken action to improve housing outcomes for disabled people. Whaikaha could analyse these actions to examine where similar initiatives could fit in the New Zealand context.
- 10 There are also a range of existing housing-related supports, work programmes and strategies across government and non-government groups. These are described at **Appendix A**.
- 11 Through the New Zealand Disability Strategy and with the disability community, Whaikaha will help to develop a vision and short- and longer-term actions to support better outcomes for disabled people in housing. Alongside core housing agencies and the community, Whaikaha will work to reduce systemic barriers for disabled people accessing housing, including social housing.
- 12 Whaikaha can also work with housing agencies to support better housing outcomes for disabled people within their work programmes.

Background

Access to housing is a basic and well-recognised human right

13 Living in adequate housing is a recognised human right.¹ Article 19 of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) states that disabled people have the right to live independently, be fully included and participate in the community.² The New Zealand Human Rights Commission also details the right to a decent home.³ Successive New Zealand governments have committed to implementing these rights.

There is a close relationship between housing and other life outcomes

14 Housing is an important determinant of health and wellbeing outcomes. Living in crowded, cold, damp, mouldy, or hazardous housing can lead to illness,

¹ United Nations, *Universal Declaration of Human Rights*, December 1948, available: <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

² United Nations, *Convention on the Rights of Persons with Disabilities*, 2006, available: <https://social.desa.un.org/issues/disability/crpd/convention-on-the-rights-of-persons-with-disabilities-crpd>

³ Human Rights Commission, *Right to a Decent Home, Tika kia te Whai Whare Rawaka*, available: <https://tikatangata.org.nz/human-rights-in-aotearoa/right-to-housing>

hospitalisation, accident claims, and deaths.⁴ Two of the Government targets aim for shorter stays in emergency departments and shorter wait times for treatment. Improving housing outcomes would also help with health-related targets.

15 There is a complex and bi-directional relationship between housing and health.⁵ While inadequate housing can cause poor health outcomes, health is also a key determinant of housing instability. Unmet health needs can be a contributing factor in someone experiencing housing instability and requiring emergency housing.

16 Poorer health and wellbeing outcomes due to inadequate housing have flow on effects on other aspects of life. Experiencing more illness and hospitalisations reduces the number of days that children spend at school and actively engage in education – relevant to another Government target of increasing student attendance. It also affects the ability of adults to

⁴ Lynn Riggs et al., 'Environmental burden of disease from unsafe and substandard housing, New Zealand, 2010-2017', *Bulletin of the World Health Organisation*, vol. 99, no. 4, p. 259; Elinor Chisholm et al., "'Freedom to move through the house": How a healthy housing initiative improves quality of life in Aotearoa New Zealand', *Environmental Health*, vol. 48, no. 5, 2024, October 2024, p. 1.

⁵ Roshanak Mehdipanah and Lara C. Weinstein, 'Bricks and mortar of well-being: exploring the housing-health connection', *BMC Public Health*, 2023, p. 1.

gain and stay in employment, which in turn affects people's ability to afford housing.

17 Disabled people can also face barriers which straddle the areas of justice and housing. For example, disabled people report feeling restricted in their ability to make complaints regarding landlords refusing to allow housing modifications or delaying responding to maintenance requests.⁶ Disabled people may fear retaliatory action and the possibility of losing their home, or find legal processes inaccessible.

18 One of the Government targets is to have 75% fewer households in emergency housing compared to December 2023 by 2030. While this has now been achieved, ongoing efforts are needed to ensure the target continues to be met, and that people are housed in adequate alternative accommodation. Improving outcomes for disabled people in housing would reduce the risk that disabled people require emergency housing due to a lack of suitable alternatives.

⁶ Donald Beasley Institute, *My Experiences, My Rights: A Monitoring Report on Disabled Person's Experience of Housing in Aotearoa New Zealand*, 2020, p. 53.

Disabled people experience poorer housing outcomes

19 Many of the housing issues experienced by disabled people and tāngata whaikaha Māori are shared by all New Zealanders. However, disabled people and tāngata whaikaha Māori can experience significant and unique difficulties, especially relating to accessibility.

20 Data shows that tāngata whaikaha Māori frequently face poorer housing outcomes than non-Māori disabled people, and significantly poorer outcomes than non-Māori, non-disabled people. The same is true for Pacific disabled people. The below statistics show that targeted and effective interventions from Te Ao Māori and Pacific lenses may be needed to improve outcomes for both groups.

Disabled people are more likely to live in housing which is crowded, damp, and mouldy

21 Owner-occupied houses are generally less crowded, newer, higher quality, and better maintained than non-owner-occupied houses.⁷ Disabled people have lower rates of home ownership than other groups. In 2022,

⁷ Phillippa Howden-Chapman et al., 'The Effects of Housing on Health and Well-Being in Aotearoa New Zealand', *New Zealand Population Review*, vol. 47, p. 18.

56.5% of disabled people lived in an owner-occupied dwelling compared to 64.2% of the total population.⁸

22 Disabled people are more likely to live in houses which are damp or mouldy. The 2023 General Social Survey showed that:

- 45.6% of disabled people aged 15-64 lived in houses which are sometimes or always damp, compared with 37.5% of non-disabled people aged 15-64.⁹
- 47.9% of disabled people aged 15-64 lived in mouldy houses or flats, compared with 38.8% of non-disabled people aged 15-64.¹⁰

23 Additional data provided to Whaikaha showed that in the 2023 General Social Survey:

- 62.3% of tāngata whaikaha Māori aged 15-64 lived in houses or flats which were sometimes or always damp, compared with 40.4% of non-Māori disabled

⁸ Ministry of Housing and Urban Development, *He Oranga Kāinga He Oranga Hapori – Housing and Urban Development Indicators*, available: <https://www.hud.govt.nz/stats-and-insights/system-indicators/data-available-for-whanau-maori-pacific-peoples-and-people-with-disabilities#:~:text=57.4%25%20of%20disabled%20people%20were,in%20an%20owner%20occupied%20dwelling.>

⁹ Stats NZ, *Wellbeing statistics: 2023*, 25 September 2024, available: <https://www.stats.govt.nz/information-releases/wellbeing-statistics-2023/>

¹⁰ Ibid.

people (and 36.4% of non-Māori, non-disabled people).

- 59.3% of tāngata whaikaha Māori lived in mouldy houses or flats, compared with 44.3% of non-Māori disabled people (and 37.6% of non-Māori, non-disabled people).

Disabled people are more likely to experience severe housing deprivation

24 Data from the 2023 Census shows that disabled people were much more likely to be severely housing deprived than non-disabled people across all categories of housing deprivation (without shelter; in temporary accommodation; sharing someone else's private dwelling; and in uninhabitable housing).¹¹

25 The 2023 Census showed that 4.1% of disabled people aged 5 years and over were estimated to be severely housing deprived – double the 2.0% of non-disabled people.¹² This figure has not changed since 2018.¹³

¹¹ See: <https://www.stats.govt.nz/information-releases/2023-census-severe-housing-deprivation-homelessness-estimates/#:~:text=As%20at%20the%202023%20Census,deprivation%20status%20for%20355%2C299%20people.>

¹² Data for 'usual residents'. Stats NZ, *2023 Census severe housing deprivation (homelessness) estimates*, 4 December 2024.

¹³ See: [https://explore.data.stats.govt.nz/vis?tm=housing%20deprivation&pg=0&hc\[2023%2](https://explore.data.stats.govt.nz/vis?tm=housing%20deprivation&pg=0&hc[2023%2)

Disabled people in 2023 were more than twice as likely as non-disabled people to live in temporary accommodation or without shelter, and more than twice as likely to live in uninhabitable housing.¹⁴

26 6.5% of tāngata whaikaha Māori aged 5 and over were experiencing severe housing deprivation at the time of the 2023 Census, with almost two thirds of those living in uninhabitable housing.¹⁵

27 9.9% of Pacific disabled people aged 5 and over were experiencing severe housing deprivation at the time of the 2023 Census, again with two thirds of those living in uninhabitable housing.¹⁶

28 The 2021 Youth 19 Survey showed rangatahi whaikaha Māori report significantly more housing instability (29.3%) compared to Pākehā disabled young people (8.8%), and non-disabled Pākehā (3.7%).¹⁷ Pacific youth are also disproportionately impacted, with 26.3% of Pacific young people with a disability or chronic condition

[0Census\]=Housing&snb=5&df\[ds\]=ds-nsiws-disseminate&df\[id\]=CEN23_HOU_102&df\[ag\]=STATSNZ&df\[vs\]=1.0&dq=2018%2B2023..00%2B01%2B999.999.99.99&ly\[rw\]=CEN23_HUD_003&ly\[cl\]=CEN23_YEAR_001%2CCEN23_ACT_002&to\[TIME\]=false](#)

¹⁴ Ibid.

¹⁵ Ibid.

¹⁶ Data for 'usual residents'. Ibid.

¹⁷ *A Youth19 Brief: Rangatahi Māori with a disability or chronic condition*, 16 June 2021, p. 2. Housing instability refers to needing to sleep or live in challenging conditions due to housing costs.

facing housing instability, compared to 8.9% of Pākehā with a disability or chronic condition.¹⁸

Disabled people face compounded challenges in accessing affordable housing

“It's worrying that the housing we need for the future isn't being built and even if it was, I can't afford it.”¹⁹

29 Disabled people are more likely to earn less than non-disabled people and have additional accessibility requirements in housing. Together, these issues compound the pre-existing challenge of a lack of affordable housing.

30 Disabled people have, on average, lower incomes than non-disabled people. The median weekly income from all sources collected is \$523 for disabled people and \$1,141 for non-disabled people.²⁰ Māori and Pacific people also have, on average, lower incomes than Pākehā. This means that tāngata whaikaha Māori and Pacific disabled people face compounded disadvantage.

¹⁸ A. Veukiso-Ulugia et al., *Talavou o le Moana, The Health and Wellbeing of Pacific secondary school students in Aotearoa New Zealand, a Youth19 Report*, 2024, p. 107.

¹⁹ Quote from Brent - a manual wheelchair user with a spinal cord impairment, in Disability Connect, *Where will we live in the future? Research into the unmet housing needs of people with disabilities, their family and whānau*, March 2021, p. 51.

²⁰ See: <https://www.whaikaha.govt.nz/news/news/labour-market-statistics-for-disabled-people-june-2024-quarter>

- 31 New Zealand has among the least affordable houses in the OECD, with a persistent undersupply of houses.²¹ Inflation adjusted house prices in New Zealand rose 256% between 2000 and mid-2021, compared with 64% in the United States and 110% per cent in Great Britain.²² House prices are now 7 times the average household income.²³ The average weekly rent in the financial year to March 2024 was \$560, compared to \$337 in 2014 (or \$441 when adjusted for inflation).²⁴
- 32 In the financial year ending June 2024, 21.0% of disabled children lived in households in material hardship, compared to 12.3% of non-disabled children.²⁵ For the same year, 22.6% of children living in a household with at least one disabled person lived in a

²¹ Hon Chris Bishop, *Cabinet paper: Fixing the Housing Crisis*, Office of the Minister of Housing, Infrastructure and RMA Reform, January 2024, p. 1. The Government's Going for Housing Growth programme of work is aimed at boosting the supply of housing by freeing up land for development and removing restrictive planning rules, improving infrastructure funding and financing tools for government, and improving incentives for councils and communities to support growth.

²² 'New Zealand's housing crisis is worsening', *The Economist*, 12 February 2022, cited in above Cabinet paper.

²³ Infometrics, *Housing affordability*, available: <https://rep.infometrics.co.nz/new-zealand/income-and-housing/housing-affordability>

²⁴ Infometrics, *Average rent*, available: <https://rep.infometrics.co.nz/new-zealand/income-and-housing/average-rent>; inflation calculated using <https://www.rbnz.govt.nz/monetary-policy/about-monetary-policy/inflation-calculator>

²⁵ Stats NZ, 'Child poverty statistics: Year ended June 2024', 20 February 2025.

household in material hardship, compared to 9.5% of children in non-disabled households.²⁶

Disabled people face barriers to living in accessible housing which meets their needs

33 The Human Rights Commission has described the shortage of accessible homes in New Zealand as a 'human rights deficit'.²⁷ The UN Special Rapporteur on the right to housing noted that it is widely recognised that there is a housing crisis in New Zealand, which is experienced most acutely by particular groups – including disabled people.²⁸ Data on unmet need in housing accessibility reinforces this claim:

- The 2023 Household Disability Survey showed that 12% of disabled people had an unmet need for accessibility modifications to their current home.²⁹
- A 2021 survey by Disability Connect found that 33% of respondents lived in homes which did not have

²⁶ Ibid.

²⁷ Human Rights Commission, *Shortage of accessible homes a human rights deficit*, 29 September 2022.

²⁸ UN General Assembly, *Report of the Special Rapporteur on adequate housing as a component of the right to an adequate standard of living and on the right to non-discrimination in this context on her visit to New Zealand*, A/HRC/47/43/Add.1, April 2021, p. 8.

²⁹ Stats NZ, *Disability statistics: 2023*, 27 February 2025, available: <https://www.stats.govt.nz/information-releases/disability-statistics-2023>

features or alterations which catered to their disability-related needs.³⁰

- Data from the 2018 General Social Survey showed that 11.1% of disabled people found their homes unsuitable or very unsuitable to live in, compared with 4.2% of New Zealanders generally.³¹

The housing issues experienced by disabled people and their whānau are well-recognised

34 Existing research elucidates the housing issues facing disabled people and whānau. Sponsored by the Disabled People's Organisations Coalition, the Donald Beasley Institute produced two substantive reports on disabled people's experiences of housing.³²

35 The Donald Beasley Institute Monitoring Reports made several key findings. These findings reflect the statistical information provided above. The reports found that disabled people experience:

³⁰ Disability Connect, *Where will we live in the future? Research into the unmet housing needs of people with disabilities, their family and whānau*, March 2021, p. 23.

³¹ Stats NZ, *Measuring inequality for disabled New Zealanders: 2018*, 28 October 2020.

³² Donald Beasley Institute, *My Experiences, My Rights: A Monitoring Report on Disabled Person's Experience of Housing in Aotearoa New Zealand*, 2020; Donald Beasley Institute, *Housing for Disabled People: Family/Whānau and Closer Supporter Perspectives*, 2020.

- significant limitations in exercising **choice and control** over where they lived and with whom, and over who came in and out of their home to support them;
- discrimination in **accessing** the housing market; when implementing accessibility measures in their homes; and accessing legal information and justice processes when needed;
- challenges in feeling a sense of **belonging** at home due to poor housing quality and inaccessibility;
- concerns regarding their **safety** at home due to health and safety hazards, poor psychological safety due to barriers in accessing adequate housing, and power imbalances between disabled people and people in positions of power;
- the importance of **relationships** in directly impacting the adequacy of housing and living arrangements;
- different levels of **awareness** of the UNCRPD and universal design, but common clear understandings of the treatment they ought to receive.

Some disabled people are housed in residential care settings which limits their choice and control

36 As of 31 December 2024, 6,154 disabled people had a Disability Support Services (DSS) allocation in a

residential group home, while 905 disabled people had an allocation for an Aged Residential Care Facility. Some disabled people under the age of 65 are placed in aged residential care when there are no suitable alternative housing and support options to meet their needs, and this goes against their preference for where they would like to live.

37 While housing is not the only factor leading some disabled people to live in residential care, a lack of accessible and affordable housing options in the community can contribute to a reliance on residential care as an alternative housing option. For example, disabled people who are not eligible for public housing and who cannot afford to rent or buy a house which meets their accessibility needs may have no other housing options outside of residential care settings.

38 Disabled people who enter residential care but whose support needs then decrease, face similar barriers to exiting care. Some disabled people remain in care even when they do not need that care, due to an absence of mainstream opportunities, support networks, and

community-based services.³³ These limitations in accommodation services and supported living options for disabled people were highlighted by the Royal Commission into Abuse in Care.³⁴

39 Under the current model of residential care, disabled people in care are limited in the choice and control they can exercise over where and with whom they live. The DSS Tier Two Residential Service Specifications require that residential providers provide both housing and support packaged together, meaning if a disabled person living in residential care chooses to change their support service provider, they must find a new place to live. This inhibits disabled people's ability to have ordinary life outcomes to the same extent as non-disabled people. It also increases the risk of a power imbalance between the disabled person and their dual housing and care provider.

40 Models which separate the provision of care and housing allow disabled people to exercise greater choice

³³ Bhargavi Davar and Aleisha Carroll, 'Transforming Lives: Deinstitutionalisation for people with Disabilities', *Melbourne School of Population and Global Health*, 3 December 2024.

³⁴ Royal Commission of Inquiry into Abuse in Care and Faith Based Institutions, 'Chapter 3: Circumstances – Circumstances that led Deaf and disabled people to enter care', *Whanaketia*, p. 109.

and control. If there are more accessible and affordable housing options, this becomes a more viable option.

Reducing reliance on residential care can reduce both the risk of abuse for disabled people and cost pressures

41 A range of factors place disabled people at higher risk of abuse, including being isolated from family and friends and living in closed settings like group homes.³⁵

Research found that those in residential care are at a higher risk of victimisation at the hands of caregivers than those outside residential care.³⁶

42 In Concluding Observation 34, the United Nations Committee on the Rights of Persons with Disabilities (UN Committee) recommended, amongst other things, urgent action be taken to remove disabled people from institutional settings, with adequate support for living in the community.³⁷

³⁵ Information supplied in work commissioned by Whaikaha, unpublished.

³⁶ Marta Codina, Diego A. Díaz-Faes, and Noemí Pereda, 'Better at home or in residential care? Victimization of people with intellectual disabilities at the hands of caregivers', *Research in Developmental Disabilities*, vol. 146, March 2024.

³⁷ United Nations Committee on the Rights of Persons with Disabilities, *Concluding observations on the combined second and third periodic reports of New Zealand*, CRPD/C/NZL/CO/2-3, 26 September 2022, pp. 6-7. CO 34 recommended 'that urgent action be taken to amend legislative and policy frameworks that facilitate violence, abuse and neglect in institutions, to remove persons with disabilities from institutional settings with adequate support for living in the community, to investigate and

43 New Zealand's Independent Monitoring Mechanism

(IMM)³⁸ noted that while New Zealand is 'ostensibly deinstitutionalised, and disabled people are living in the community', a lack of accessible housing, limited disability supports, and the inaccessibility of community facilities prevent the realisation of Article 19 of the UNCRPD (Living independently and being included in the community).³⁹ This also applies to disabled people housed in forensic services who may no longer be legally required to remain in that service, but are continually refused housing outside of those settings.

44 The Royal Commission of Inquiry into Abuse in Care

(RCOI) made six recommendations specifically relating to minimising and ultimately eliminating institutional environments and practices. This includes a recommendation to prioritise supporting and investing in models of care that do not perpetuate the institutional

sanction institutions and perpetrators and to provide victim and recovery support services and redress.' In response, the Department of Corrections is leading cross-agency work to improve the management of people in prison with significant suspected and diagnosed intellectual disability. Oranga Tamariki will consider future actions through the development of the refreshed NZDS.

³⁸ The IMM is constituted of The Ombudsman, the Human Rights Commission, and the Disabled People's Organisations Coalition. It monitors and reports on the Government's progress to realising the rights of disabled people in New Zealand.

³⁹ Independent Monitoring Mechanism, *Making Disability Rights Real I Whakatūtu Ngā Tika Hauātanga*, June 2020, p. 92.

environments and practices, including segregation, that led to historic abuse and neglect in care.⁴⁰

45 The 2024 Independent Review of DSS noted the number of people in residential care has not grown, despite population growth.⁴¹ Despite this, the Review found that the costs of residential care have been increasing year-on-year at a rate faster than inflation.⁴²

46 The Government agreed to consider UN Committee recommendation CO 40(c) to develop measures to remove barriers for persons with disabilities to choose where and with whom they live, including by committing to increase the supply of affordable and accessible housing [SOU-24-MIN-0155 refers].

47 To the extent that there are people in residential care due a lack of suitable alternative accommodation, increasing affordable and accessible housing options could reduce the pressure on residential care, reduce the risk of disabled people being abused, and help to realise

⁴⁰ Royal Commission of Inquiry into Abuse in Care and Faith Based Institutions, 'Recommendations, Ngā Tūtohi', *Whanaketia*, available: <https://www.abuseincare.org.nz/reports/whanaketia/preliminaries/recommendations/>.

⁴¹ Maarten Wevers, Leanne Spice, Murray Edridge, *Independent Review of Disability Support Services*, June 2024, p. 25.

⁴² Ibid.

both the recommendations of the UN Committee and the RCOI.

Key Issues

Disabled people experience barriers to living in accessible and appropriate housing

Accessibility issues for homes in the private market

“[Disabled people] shouldn’t have 80% of the housing market knocked out of their options because the house isn’t accessible.”⁴³

48 Many disabled people have accessibility needs that affect the type of housing they can live in. New Zealand also has an aging population with a range of age-related accessibility needs. Considering the number of people who are disabled, aging, pregnant, have temporary impairments or injuries, or are young children, a significant proportion of the New Zealand population would benefit from greater accessibility in housing.

49 Demand for accessible housing continues to outstrip supply, with the market not having delivered viable solutions to meet ongoing demand. Findings from 2007

⁴³ Interview #31, in Donald Beasley Institute, *My Experiences, My Rights: A Monitoring Report on Disabled Person’s Experience of Housing in Aotearoa New Zealand*, 2020, p. 78.

noted considerable unmet need for quality accessible housing in New Zealand, reflecting reports made today.⁴⁴ Given this problem, the Government needs to consider appropriate interventions to increase the supply of affordable accessible housing.

50 There is a strong social investment case for interventions to increase the supply of accessible housing. Housing that is designed to accommodate changes in ability over a person's lifespan reduces in-home support costs; reduces the costs of home modifications; increases safety and reduces the costs associated with injury; and reduces the likelihood of requiring residential care.⁴⁵ Research also shows that the costs of accessibility are often overestimated, with designing for accessibility at the start of the design and building process costing less than retrofitting.⁴⁶

51 Disabled people have consistently expressed a desire for more quality accessible housing, with accessibility being one of the outcomes of the 2016-2026 Disability

⁴⁴ Dr Catherine Bridge, *Housing and Disability a great opportunity*, Centre for Housing Research, Aotearoa New Zealand, May 2007, p. 1; Human Rights Commission, *Shortage of accessible homes a human rights deficit*, 29 September 2022.

⁴⁵ Kay Saville-Smith and James Saville, *Getting Accessible Housing: Practical Approaches to Encouraging Industry Take-up and Meeting Need*, Centre for Research, Evaluation and Social Assessment, August 2012, p. 15.

⁴⁶ New Zealand Disability Support Network, *Accessible housing for disabled people living in Aotearoa New Zealand*, November 2022, p. 11.

Strategy. The Atoatoali'o National Pacific Disability Approach also notes that the Pacific disability community wishes to see actions which promote accessible, affordable housing.⁴⁷

52 Access to the community can be equally important as the accessibility of homes themselves. Building accessible homes in areas far away from health centres, shops, schools, public transport and other amenities, or in challenging topographies, limits benefits for disabled people. This presents challenges in a country where flat land can be limited and flood-prone, and land fit for development is often driven towards higher density housing.

53 Current policies can also create barriers to disabled people living in accessible housing. As per the Ministry of Health's Housing Modifications Manual, where a person has received housing modification funding, they will generally be unable to receive further funding for the same or similar housing modifications in a new home unless there are 'genuine and exceptional circumstances'.⁴⁸ This limits disabled people's freedom to

⁴⁷ This document is expected to be published in April 2025.

⁴⁸ Ministry of Health, *Equipment and Modification Services: Housing Modifications Manual*, September 2014, pp. 29-30; such circumstances include things such as

move house to the same extent as non-disabled people, and is a particular issue for disabled person who are renting. The 'one-time' requirement is particularly limiting for those with progressive conditions.

There are accessibility issues in social housing

54 There is more quantitative information available on disability and accessibility in government-owned social housing than in the private market. We know that a high proportion of people in social housing have some kind of impairment. Of a sample of 500 Kāinga Ora customers, only 30% of respondents reported having no disability. Mobility was the most prevalent disability classification reported.⁴⁹

55 The Kāinga Ora Statement of Performance Expectations for 2024/25 includes a target to deliver at least 15% of its new builds to full universal design standards.⁵⁰ Kāinga Ora designs to 3 dwelling categories with increasing elements of universal design: standard design, full universal design, and accessible. Full universal design

forced eviction, domestic violence or protection orders, or natural disasters necessitating relocation. Although this policy was published by the Ministry of Health, DSS is now managed by MSD.

⁴⁹ Kāinga Ora, *Kāinga Ora Customer Accessibility Information*, July 2023, p. 9.

⁵⁰ It is yet to be decided whether the 15% target continues to be included in future SPE targets. There is no universally accepted 'universal design standard' – organisations such as Kāinga Ora and Lifemark develop their own standards.

builds on minimum requirements set out in standard designs to provide properties that are, or can be made, fit-for purpose for most customers whether they live with a disability or illness.⁵¹

56 In the 2022/23 financial year, 19% of the total number of eligible new build Kāinga Ora homes met their full universal design standards, and 20% in 2023/24. Kāinga Ora 'standard build' houses also incorporate universal design features.

57 As at 31 January 2025, over 8500 people on the Housing and Transfer Registers⁵² received Disability Allowance, Supported Living Payment, or both. Using the total number of people on the Housing and Transfer Registers from December 2024, this equates to around a third of people on the registers receiving a directly disability-related benefit. The proportion of disabled people in need of social housing is very likely more than 34.6% considering that there are many disabled people who do not receive Disability Allowance or Supported

⁵¹ The 'Accessible' category sets out additional performance indicators which must be met, including a sub-category of 'customised accessible' providing bespoke features based on individual customer needs.

⁵² The Housing Register contains applicants not currently in public housing who have been assessed as eligible and who are ready to be matched to a suitable property. The Transfer Register contains applicants already in public housing who need to be rehoused for reasons such as there being too few or too many bedrooms in their current public house, or for health reasons.

Living Payment. This shows an overrepresentation of disabled people in need of social housing, with 17% of New Zealanders generally being disabled.⁵³

58 People who require modified social housing wait, on average, longer than people who do not require modified housing. During January 2025, people on the Housing Register who required modified housing waited an average of 410 days to be housed, compared to 371 days for those who did not require modified housing. The difference is much more stark for those on the Transfer Register: people who needed to move into modified social housing waited an average of 1,115 to be transferred, compared to 417 days for non-modified housing.⁵⁴

Disabled people in care face system-based barriers to accessing social housing

59 Disabled people living in residential care may be assessed as having lower housing need than people in other situations such as living in overcrowded homes or housing with poor security of tenure. Community

⁵³ See: <https://www.whaikaha.govt.nz/news/news/17-percent-of-new-zealanders-are-disabled>

⁵⁴ Data supplied by MSD. The data includes both Kāinga Ora and Community Housing Provider tenancies.

Housing Providers (CHPs) and the disability community have said that social housing policy settings and practices do not help people to move away from living in traditional community residential care settings.⁵⁵

60 The demand for social housing far outstrips current supply. As of 31 December 2024, there were 24,933 applicants on the MSD Housing Register (including the Transfer Register).⁵⁶ Currently, people are prioritised for social housing through the Social Allocation System⁵⁷ (SAS) administered by MSD.⁵⁸ The SAS criteria includes 'adequacy'⁵⁹ as a criterion which considers, for example, whether a person's housing presents a severe and significant health and safety risk. Living in residential care or in a group home setting does not preclude someone from being eligible for social housing. However, the fact that residential care facilities would be

⁵⁵ This issue was raised by Community Housing Aotearoa (the peak body for the community housing sector in NZ) with MSD and HUD.

⁵⁶ See: <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/housing/monthly-housing-update/2024/monthly-housing-report-december-2024.pdf> ; as of December 2024, of the main Housing Register applicants who gave their ethnicity, 49.5% were Māori, 38.7% were European, and 15.9% were Pacific. Almost half of applications for the Register were for one-bedroom properties.

⁵⁷ See: <https://www.workandincome.govt.nz/map/social-housing/assessment-of-eligibility/assessment-of-housing-need-01.html>

⁵⁸ There are fast-track provisions to help certain households get into social housing faster – for example, households with at least 1 dependent child who have been staying in emergency housing for 12 continuous weeks or more, see: <https://www.workandincome.govt.nz/map/social-housing/assessment-of-eligibility/fast-track-provision.html>

⁵⁹ Ibid.

considered adequate housing means disabled people living in care are less likely to be prioritised for social housing.

61 In addition, some CHPs have told Whaikaha they find it difficult to match disabled people to accessible housing as those houses may be occupied by non-disabled people without accessibility needs. This can also be an issue in Kāinga Ora housing. There is an opportunity for MSD and CHPs to better match accessible housing to disabled people with corresponding accessibility needs.

Disabled people face attitudinal barriers which impedes their access to housing

62 Disabled people have reported that the attitudes of others can create significant barriers to renting or buying housing. People in positions of power in the private market – such as landlords, property managers, real estate agents – as well as those in public systems such as Work and Income and Kāinga Ora staff – may have limited understanding of, or negative attitudes towards disability.⁶⁰

⁶⁰ Donald Beasley Institute, *My Experiences, My Rights: A Monitoring Report on Disabled Person's Experience of Housing in Aotearoa New Zealand*, 2020, p. 11, 37.

63 Disabled people have reported discrimination in accessing the housing market; when implementing accessibility measures in the home; and in the context of their tenure being considered.⁶¹ In a competitive rental market, disabled people and those with service animals report feeling at a distinct disadvantage due to being perceived as 'high risk' tenants.⁶² For example, disabled people who are wheelchair users report being denied tenancies due to wear on carpet, despite landlords being able to claim insurance. Similarly, landlords and property managers may refuse tenancies to those with service animals despite this being illegal. Discrimination against disabled people in accessing and staying in rental properties was highlighted as an ongoing issue by the UN Special Rapporteur on the right to housing.⁶³

Work underway

64 There are a number of supports and initiatives underway and being planned to improve housing outcomes for disabled people. These are outlined in the table at **Appendix A**.

⁶¹ Ibid, p. 36.

⁶² Ibid, p. 39.

⁶³ UN General Assembly, *Report of the Special Rapporteur on adequate*, A/HRC/47/43/Add.1, April 2021, pp. 16-17.

There are both existing cross-government initiatives and initiatives led by other agencies relating to disabled people and housing, and further work planned

Multiple agencies – Community Group Housing

65 Kāinga Ora provides Community Group Housing (CGH) which is distinct from its social housing portfolio and is an enabler of residential community-based service provision to at-risk communities, including disabled people.

66 CGH properties are leased or rented directly from Kāinga Ora to third party service providers who are funded by government agencies such as Te Whatu Ora. These properties are often modified or built to meet specifications that are harder to find or not available on the private market. Approximately one third of the CGH portfolio is leased or rented to disability service providers for residential services.⁶⁴

s9(2)(f)(iv)

⁶⁴ This can include longer term residential accommodation for disabled adults through to temporary respite options.

s9(2)(f)(iv)

Ministry of Housing and Urban Development (HUD)

68 HUD is leading Phase two of an Early Interventions work programme, which sits under the emergency housing delivery plan for Target 8. The scope of this work is still to be confirmed by the Minister. The work takes a system level approach to determine areas for improvement to ensure people receive the right support at the right time to prevent a need for emergency housing from arising. Whaikaha will be involved in forthcoming agency engagement and collaboration in this area.

69 A priority for the Minister of Housing is delivering better social housing. There is an opportunity for the Government to consider targeting social housing and affordable rentals more to the needs of disabled people. HUD is also looking at how to ensure the right kinds of social housing is purchased to meets people's needs.

Kāinga Ora

70 The Kāinga Ora accessibility work programme has been focussed on helping to improve accessibility for its customers. Kāinga Ora published their Accessibility Policy in late 2019. It was intended to be refreshed after

2022, but the refresh has been paused until Kāinga Ora has clarity on the government's priorities related to its work programme.

71 Kāinga Ora has an ongoing accessibility work programme, guided by the outcomes in the existing Accessibility Policy:

- **Increasing the number of universally designed properties** - Kāinga Ora plays a key role in delivering universally designed homes in New Zealand. This is particularly important as New Zealand is behind considering international standards in addressing the housing accessibility needs of an aging population.
- **Modifications** – Kāinga Ora works with funding agencies (MSD and ACC) to allow its properties to be modified to meet the needs of its customers so they can live well in their homes.⁶⁵ This will be a priority workstream for 2025. Throughout 2024, Kāinga Ora has worked to improve its own modification processes.
- **Asset data** - Kāinga Ora has incorporated a one-time modification/accessibility assessment into its Health and Safety Annual Inspection programme. Kāinga Ora

⁶⁵ Modifications can be minor (under \$2,000 and non-structural, such as handrails, showerhead changes etc), or major (over \$2,000, such as wet area showers, doorway widening etc).

assesses areas that have been modified, such as bathrooms and kitchens, including in the Supported Housing portfolio.⁶⁶ The assessment is due to be completed at the end of June 2025.

- **Improving data about customer need** - Kāinga Ora have deployed natural language processing (NLP) techniques to analyse the data it holds about its customers to identify where there may be an accessibility-related need. The second phase of this work will involve matching data on customer accessibility needs (NLP-generated information) with Kāinga Ora data on asset modifications and accessibility to create a map that captures both accessibility needs and the accessibility provisions within Kāinga Ora assets.
- Kāinga Ora has established a **Disabled Customer Working Group** pilot.⁶⁷ The group is made up of 8

⁶⁶ Includes both Community Group Housing and Transitional Housing properties. Between 1 July 2023 and 31 October 2024, 62,059 properties were inspected for accessibility features—representing approximately 83% of the Kāinga Ora portfolio. Of these properties, 44% (27,412) were found to have modifications or accessibility features. Kāinga Ora has updated its asset records to reflect the accessibility features of its properties, except for any minor modifications that can be temporary in nature (such as handrails). This has resulted in a significant improvement in its asset data as the total number of managed stock (supported and state housing) recorded as being “modified” has more than doubled compared to June 2023, increasing from 6,788 to 16,559.

⁶⁷ See: <https://kaingaora.govt.nz/en/NZ/about-us/accessibility-at-kainga-ora/disabled-customer-working-group/>

people, including Kāinga Ora customers who are disabled, and a parent/caregiver of a disabled child. Members of the group are spread throughout New Zealand and include representation from tāngata whaikaha Māori. The focus of this group is to hear the voices and lived experience of customers to inform operational and strategic initiatives across Kāinga Ora. It began meeting in February 2025, and will conclude in June 2025 at which point an evaluation of the pilot will be undertaken.

Te Puni Kōkiri

72 Te Puni Kōkiri provides grant funding to support repairs to whānau-owned homes. This funding seeks to improve the basic quality of Māori housing stock, reduce the number of whānau Māori living in unsafe or substandard housing, and build the capability of whānau homeowners to repair and maintain their homes.⁶⁸ One of the eligibility criteria for funding is that there must be a vulnerable person living in the whare, such as kaumātua, tamariki, or pakeke with chronic illness or disability.

73 From 2017-2022, Te Puni Kōkiri funded the contracting of a total of 424 houses, 2074 repairs to existing whānau-owned homes, and \$5.6 million into capability building programmes.⁶⁹ In 2023/24, through community-based rōpū there were 767 critical repairs contracted on Māori-owned homes.⁷⁰

Ministry of Business, Innovation and Employment (MBIE)

⁶⁸ See: <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/repairs-to-whanau-owned-homes>

⁶⁹ Te Puni Kōkiri, 'What has been delivered', 23 September 2022, available: <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/what-funding-is-available>

⁷⁰ Te Puni Kōkiri, *2023/2024 Pūrongo-ā-tau, Annual Report*, p. 14.

74 MBIE is undertaking the first full review of the fire safety provisions in the building code in over 10 years. The aim of the review is to enhance and improve the fire safety requirements in the building regulatory system. As part of the review, MBIE has identified gaps in the Building Code for fire alerting and the means of escape from fire for at risk people, such as the elderly or disabled people.

75 During 2024, the review continued engaging with the disabled community to ensure a clear understanding of the issues disabled people face regarding fire safety. MBIE will assess the next steps on broader building accessibility issues once the fire safety review is complete. The review is expected to continue during 2025 with the aim of seeking Cabinet decisions on proposed changes and regulations, in 2026.

Local Government

76 Many local councils operate council rental housing, some of which is subsidised.⁷¹ Some local councils have introduced specific initiatives to support better housing

⁷¹ See: <https://communitylaw.org.nz/community-law-manual/test/social-housing-tenants-in-state-and-community-housing/#:~:text=Local%20councils%20operate%20their%20own,rental%20housing%20for%20older%20people>. Some councils have also established entity CHPs and house people from the Housing Register.

outcomes, particularly in accessibility, for disabled people.

- Tauranga City Council adopted an Accessible Tauranga Action & Investment Plan 2023-2033.⁷² The Plan includes actions specific to housing, with the aspiration that everyone has access to a healthy, accessible, safe, and secure home with services and facilities nearby.
- Hamilton City Council adopted a Disability Action Plan in 2022. The Plan includes a goal to embed the principles of universal design, so every new-build community facility project is accessible to everyone.⁷³ The council also incentivises developers to achieve Lifemark certifications in residential developments in the central city.⁷⁴
- Thames-Coromandel District Council adopted a Disability Strategy and changed its district plan in 2016 to incentivise residential plans including universal design standards.⁷⁵ In October 2024, Lifemark

⁷² Available:

<https://www.tauranga.govt.nz/Portals/0/data/council/strategies/files/accessible-tauranga-aip.pdf>

⁷³ Hamilton City Council, *Disability Policy Action Plan 2022-2025*, p. 5.

⁷⁴ BRANZ, 'Future-proof buildings good for all', Build Magazine, October/November 2021, p. 85.

⁷⁵ Geoff Penrose, 'It's universal design's time', Build Magazine, June/July 2019, p. 6.

reported that 50% of all new residential buildings annually are voluntarily built to a Lifemark standard in Thames-Coromandel, with most exceeding minimum standards.⁷⁶

Multiple agencies – response to United Nations Committee recommendations

77 A range of government agencies have agreed actions to implement the UN Committee's Concluding Observations (recommendations), including actions related to housing.

- CO 16(b) recommended adopting an accessibility strategy underpinned by the principle of universal design. Whaikaha is responding to this by developing a work programme to enable government to make concrete, tangible improvements in accessibility within the current regulatory framework.
- The MSD DSS Taskforce is considering CO 40(b) and 40(c) in their work to implement the recommendations from the Independent Review and improve the sustainability of DSS. These recommendations include developing measures to remove barriers for disabled people to choose where and with whom they live, and

⁷⁶ Lifemark, 'Case Study: Housing Incentives that Work', 2 October 2024, available: <https://www.lifemark.co.nz/our-design-standards/case-studies/article/case-study-housing-incentives-that-work>

developing a comprehensive deinstitutionalisation strategy.

78 There are also a range of further Concluding Observations which will be considered in the refresh of the New Zealand Disability Strategy (NZDS).

- CO 16(a) recommended expediting implementation of the Building Act of 2004 and committing to targets and time frames for implementation measures. MBIE is the responsible agency for this recommendation.
- CO 16(c) recommends adopting the principle of universal design, committing to a target of 100% accessibility for any newly built public housing and introducing mandatory accessibility requirements for new housing in the private sector. HUD will consider actions to improve accessibility within the levers it controls, noting that geographic barriers present a practical challenge to a 100% target. Responsibility for housing built in the private sector sits with MBIE.
- CO 34 recommends urgent action to safeguard disabled people from abuse and neglect in institutions, and remove disabled people from institutional settings. The Department of Corrections is leading cross-agency work to make improvements in this area. Oranga

Tamariki is also considering future actions through the development of the NZDS.

Non-government groups are taking action to improve housing outcomes for disabled people

Community Housing Providers (CHP)

79 There are currently 88 CHPs which manage 18,800 properties across New Zealand.⁷⁷ Some CHPs have a particular focus on disabled people. Accessible Properties provides accessible homes for disabled and older people, although they also rent a number of properties to non-disabled people. Homes of Choice is a CHP providing homes to disabled people, tailored to their needs.

Research and monitoring

80 Flourishing Together is a 3-year research project conducted via 4 universities⁷⁸ in partnership with tāngata whaikaha and disabled people.⁷⁹ The study will produce policy recommendations about kāinga, and resources to improve the meaningful involvement of disabled people in policy-development processes.⁸⁰ This research, when

⁷⁷ See: <https://chra.hud.govt.nz/>.

⁷⁸ The University of Otago Wellington in collaboration with the University of Victoria Wellington, Auckland University of Technology, and Massey University Wellington.

⁷⁹ See: <https://www.flourishingtogether.co.nz/about-the-research>

⁸⁰ Ibid.

released, could also help to inform the housing Working Group.

Accessibility advocacy

81 CCS Disability Action is a disability support and advocacy organisation. They have initiatives relevant to housing, including:

- Access Advisory Services – advisors and educators work with both the public and private sector to advise on and assess on the accessibility of things such as footpaths, streets, building plans, and existing buildings.
- Lifemark – a universal design consultancy. Lifemark develops universal design standards and assesses building projects against their rating system based on universal design principles.⁸¹

Kāinga Māori options

82 For tāngata whaikaha Māori, living in residential care facilities can alter their connections to communities, whānau and natural supports. Shifting away from community and kāinga can create a cultural

⁸¹ See: <https://www.lifemark.co.nz/our-design-standards> - Lifemark standards are based on the principles of usability, adaptability, accessibility, safety, and lifetime value.

disconnection and loss of identity. Increasing choice and control in housing for tāngata whaikaha Māori needs to align with values and principles derived from te ao Māori.⁸²

83 There are initiatives to upgrade marae to be more accessible so that everyone can feel a sense of welcome, belonging and ease whether they are visitors or live on site. For example, Te Hiiri o Mahuta Marae in Manawatū has undergone significant renovations, including for greater accessibility.⁸³

84 Some marae, in addition to accessing resources such as Choice in Community Living⁸⁴, have developed community arrangements where tiny homes may be brought onto the marae as housing for those who want to live in community and enjoy whānau support.

85 Whaikaha has established a relationship with Te Matapihi, the independent national peak body for Māori

⁸² Ministry of Housing and Urban Development, 'He whare nā te Māori, mō te Māori, me te Māori Housing by Māori, for Māori and with Māori', available: <https://www.hud.govt.nz/our-focus/housing-for-by-and-with-maori>

⁸³ Te Hiiri o Mahuta Marae accessed funding from the Provincial Growth Fund, Oranga Marae (administered by Te Puni Kōkiri), local council, and a community trust, see: Firstport, 'Celebrating accessibility on Marae', 28 May 2024.

⁸⁴ Funded by the DSS Unit of MSD, CiCL is available in some regions and provides an alternative to more traditional residential care. For more information, see Appendix A.

housing. We will continue to engage with Te Matapihi and explore opportunities for collaboration.

Private sector

86 Various private sector agencies are cognisant of the growing need for accessible housing. Government agencies could collaborate with the below organisations and others to advise on and promote accessible housing.

87 A new housing development in Upper Hutt garnered attention for including accessible cottages designed in consultation with disability advocate Pati Umaga.⁸⁵

88 GibbonsCo is a property development company which contacted Whaikaha about their desire to provide universally designed housing to those in need. Whaikaha had an initial meeting with GibbonsCo to discuss their plans.

89 HouseMe contacted the Minister for Disability Issues in July 2024 inviting her to visit their head office and showroom of their new unit designed for people who are wheelchair users or have mobility impairments.

⁸⁵ Kylie Klein Nixon, 'Upper Hutt development a space disabled folks can call home', *Stuff*, 26 November 2024.

Examples of actions taken to improve housing outcomes for disabled people overseas

Incentivising building accessible homes

90 Kāinga Tipu – The Centre for Housing Research (CHRANZ) noted that regulation on its own does not work, with the three most successful strategies to encourage the supply of accessible housing being: adopting accessible or universal housing design principles in regulatory requirements; providing design advice and assistance; and financial incentives.⁸⁶

91 A range of countries use incentives to encourage the construction of accessible and universally designed properties. While somewhat dated, a paper commissioned by CHRANZ noted initiatives in Japan, Norway, Canada, and Australian states to incentivise accessible builds.⁸⁷ These include measures such as mortgage and home loan incentives, and preferential planning processes. Singapore's Building and Construction Authority has a Universal Design self-assessment framework to encourage integration of user-

⁸⁶ Kāinga Tipu – The Centre for Housing Research, *Housing and Disability: Future Proofing New Zealand's Housing Stock for an Inclusive Society*, May 2007.

⁸⁷ Margie Scotts, Kay Saville-Smith, and Bev James, *International Trends in Accessible Housing for People with Disabilities*, p. 7.

friendly features and indicate levels of accessibility to the public.⁸⁸ Outstanding projects are recognised with Universal Design Excellence Awards.

Legislating accessibility standards in residential housing

92 Australia introduced a Liveable Housing Design Standard in October 2023, requiring new houses and units to be designed and constructed with certain accessibility features such as an accessible toilet and at least one step-free entrance to the home.⁸⁹ This approach builds on a Lifemark-like initiative by mandating minimum accessibility requirements.

93 The United Kingdom has a similar system, with new homes built in the UK required to meet the minimum 'Visitable dwellings' standard, with further 'Accessible and adaptable dwellings' and 'Wheelchair user dwellings' providing further optional standards. The Visitable dwellings standard is only deemed fulfilled where new dwellings make reasonable provisions for most people –

⁸⁸ See: <https://www1.bca.gov.sg/regulatory-info/building-control/universal-design-and-friendly-buildings/universal-design-index>

⁸⁹ See: <https://www.housing.qld.gov.au/news-publications/strategies-plans/building-plan/areas-of-reform/livable-housing-design-standard#:~:text=Under%20this%20standard%2C%20new%20houses,wider%20integral%20doors%20and%20corridors>

including wheelchair users – to enter the dwelling and access habitable rooms and bathrooms.⁹⁰ The visitable dwellings standards also apply to buildings other than dwellings, such as shops, hotels, and public buildings.

94 In New Zealand, the Building Act and Building Code include provisions requiring accessibility features in public buildings and sets specifications for those features. They do not, however, require minimum accessibility features in private and residential buildings. Disabled people have long advocated for these pieces of legislation to be reviewed. The approach seen overseas of having legislated minimum standards with optional further standards provides a flexible option to both ensuring greater accessibility in housing, and communicating levels of building accessibility to the public.

Facilitating greater 'searchability' of accessibility features in housing

95 Several countries and two American states have developed public registers of accessible housing to match disabled people with suitable housing. These include

⁹⁰ *The Building Regulations 2010, Access to and use of buildings*, Volume 1, 2015 edition.

public registers at a local government level in Japan, Norway's '[Buildings for all](#)' website, Scotland's accessible housing register '[Home2Fit](#)', and state-level registers in Massachusetts' '[MassAccess](#)', and Minnesota's '[Housing Link](#)'.⁹¹

96 The new UK Government introduced a Renters (Reform) Bill in September 2024. The Bill proposes to introduce a Private Rented Sector Database to make information about private rented sector landlords and their property (or properties) available publicly online.⁹²

97 There were widespread suggestions that the proposed database should include accessibility information about properties.⁹³ The National Residential Landlords Association suggested that the database should be harnessed to "develop a comprehensive understanding of adaptable or accessible properties at the local level."⁹⁴

⁹¹ OECD, *A crisis on the horizon: Ensuring affordable, accessible housing for people with disabilities, Employment, Labour and Social Affairs Policy Briefs*, 2021, p. 14.

⁹² See: <https://www.gov.uk/government/publications/guide-to-the-renters-rights-bill/82ffc7fb-64b0-4af5-a72e-c24701a5f12a#private-rented-sector-database>.

⁹³ House of Commons, Levelling Up, Housing and Communities Committee, *Disabled people in the housing sector, Seventh Report of Session 2023–24*, 20 May 2024, p. 17.

⁹⁴ National Residential Landlords Association, *Written evidence submitted by National Residential Landlords Association [DPH 010]*, September 2023.

Social housing prioritisation measures

98 Australia, Austria, Bulgaria, Colombia, Czech Republic, Denmark, Estonia, Finland, France, Iceland, Ireland, Japan, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovenia, United Kingdom, and the United States consider disabled people as priority cases in the allocation of social housing units.⁹⁵

Gaps and opportunities for the NZ Disability Strategy

There are key gaps in data, information matching, and prioritisation measures which could be addressed to improve outcomes for disabled people

99 Insufficient data on disabled people's housing needs, as well as on the accessibility of existing properties, limits our knowledge of where to target interventions for disabled people and what could be done to match disabled people to appropriate housing.

100 Data on the number of people in emergency housing or on the Housing Register is not disaggregated by disability. While MSD can cross-reference this data with

⁹⁵ OECD, *A crisis on the horizon: Ensuring affordable, accessible housing for people with disabilities*, *Employment, Labour and Social Affairs Policy Briefs*, 2021, p. 14.

the number of people receiving disability-related benefits such as Disability Allowance or Supported Living Payment, this does not reveal useful qualitative information about a person's disability and housing-related needs. It also does not provide information about disabled people not receiving disability-related benefit payments.

101 MSD holds information on the number of primary applicants on the Housing Register who require modified housing in each region. Region-based data is helpful in showing where demand for modified housing is greatest. However, Kāinga Ora indicates that many people do not mention their accessibility needs to MSD when applying for the Register as they fear it may reduce their chances of receiving housing. This can result in disabled people living in unsuitable housing. Accessibility needs are often discovered in Kāinga Ora pre-housing conversations at which point it is often too late to change the allocated housing.

102 There are gaps in information about disabled people and accessible properties in both the public and private sectors. In the public sector, Whaikaha has heard from CHPs, disabled people and whānau regarding the difficulty in matching disabled people to properties with

accessibility features that meet their needs. This problem also exists in the private sector, with a lack of search functions in private property renting and buying websites to filter properties by accessibility features.

103 As discussed, there are regulatory gaps in current prioritisation mechanisms for social housing which inhibit those in residential care settings from exiting care into social housing.

There are a range of initiatives that could be explored during development of the NZDS and NZSL Strategies

104 While measures to improve housing outcomes for disabled people will continue to be a long-term and cross-government effort, there are some areas where it may be possible to effect change in the shorter term.

Opportunities for change in the shorter term

105 Some opportunities for change in the short to medium term that the Working Group could consider include:

- exploration of a government-developed and industry-approved voluntary universal design standard. There are currently no government-issued universal design standards in New Zealand. This creates cost and availability barriers to the uptake of accessible design;

- improving the availability of housing data disaggregated by disability status, for example, the number of people in Emergency Housing, or on the Housing Register;
- explore options to adjust prioritisation mechanisms for social housing to prioritise disabled people – including those in residential care who could live independently, given appropriate housing – for social housing.⁹⁶ As part of the same work, Whaikaha could work with HUD and MSD, who are considering who social housing should be targeted to, to advocate for targeting the needs of disabled people. It is important to note that the provision of social and health services are administered separately from social housing;
- support kaupapa Māori approaches to ensuring that tāngata whaikaha Māori and whānau can access appropriate housing. This could include supporting existing initiatives such as accessible marae, working with Te Matapihi to incorporate disability perspectives in existing projects, and advocating for new and emerging kaupapa Māori solutions.

⁹⁶ Noting that changes to the Social Allocation System would likely need Cabinet approval.

- (with the Ministry for Pacific Peoples) consider targeted support programs for Pacific disabled people, for example, expanding the Pacific Housing Initiative⁹⁷ to include accessibility needs.
- consider whether certain disabled people could be targeted in the Healthy Homes Initiative (HHI).⁹⁸ The HHI intervention has significant health and social benefits for participants which could help to improve the poorer housing, health, education, and employment outcomes of disabled people.
- improve awareness of and access to NZSL interpreters for property managers and landlords, and providing information about renters' rights and the Tenancy Tribunal in NZSL.
- support involvement of disabled people, tāngata whaikaha Māori, Pacific disabled people, and whānau in the development of housing policy and initiatives.

⁹⁷ The Pacific Housing Initiative is administered by the Ministry for Pacific Peoples, for more information see appendix A.

⁹⁸ Current eligible whānau and families include pregnant people, low-income families with children aged between 0 and 5 who've been hospitalised with a specified housing-related condition, families that are receiving a benefit, and individuals at risk of Rheumatic Fever or have Rheumatic Fever.

- work with CHPs to develop better methods of matching disabled people to social housing with accessibility features that meet their needs.
- promote examples of best practice in accessible design across New Zealand, such as local Government initiatives.
- Work with disabled people to create information resources to help disabled people and whānau feel more confident to disclose their accessibility-related needs when applying for social housing.

Longer term opportunities for change

106 Opportunities for change over the longer term could include:

- greater mandatory accessibility standards in the Building Code or other regulatory mechanisms. MBIE regularly updates the Building Code. Whaikaha could work with MBIE in future refreshes to explore how accessibility could be better embedded in the Code.
- analyse how other countries have introduced incentives to encourage the private sector to build more accessible housing. This could inform whether similar incentives could be introduced in New Zealand. Other initiatives introduced overseas could also be

analysed to determine how they could fit in the New Zealand context.

- work with the DSS business unit of MSD to consider the existing research and engagement base of the My Home My Choice project to examine where there could be opportunities for change to residential care settings. Although the project is paused, there could be aspects of it which could be re-examined in looking at how to improve outcomes for disabled people in residential care.

Risks

107 In the absence of government action to improve housing outcomes for disabled people, there is a risk that potentially harmful solutions appear as viable options. The Independent Living Institute in Sweden – one of the first countries to undertake sweeping deinstitutionalisation policies – notes that even when large institutions are closed, the intentions of the UNCRPD can be abandoned in the development of small institution-like group homes.⁹⁹

⁹⁹ Independent Living Institute, *Freedom to Choose with Whom, Where, and How You Want to Live*, 2022, p. 66.

108 Whaikaha can help to mitigate the risk of detrimental alternative solutions through collaborating with other agencies to ensure that more beneficial alternative solutions are available. Kāinga Ora and HUD have indicated they would welcome dialogue with Whaikaha on how CGH operates.

109 External factors such as high construction costs, the availability of building materials, inflation and other budgetary pressures will continue to influence the supply of affordable housing in New Zealand. There is a risk that due to these factors, supply will continue not to meet demand. Whaikaha could, in advocating for accessible housing and universal design, educate both the private and public sectors about both the social and financial benefits of universal design. While there is an additional upfront cost to incorporate accessibility features into new builds compared with standard builds, as discussed, there are much larger long-term and cross government savings from this early investment.¹⁰⁰

110 Many agencies are under budgetary and staffing pressures which could inhibit their ability to contribute to

¹⁰⁰ BRANZ, Study Report, Lifetime Housing – the Value Case, 2011, p. 22, available: https://d39d3mj7qio96p.cloudfront.net/media/documents/SR263_Lifetime_housing_-_the_value_case.pdf

new initiatives. Whaikaha can mitigate this by supporting other agencies to improve outcomes rather than delegating pieces of work in their entirety.

End

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Appendix A: Existing work programmes, strategies, and supports

Mainstream existing supports

Name of support: Transitional Housing

Responsible parties: People in Transitional Housing pay rent of up to 25% of their income (in line with income-related rent). HUD funds the remaining costs. Approved social service providers manage transitional housing and are responsible for ensuring the properties are well-maintained. When a person applies for emergency housing, MSD first checks if Transitional Housing is available.

Objective: Transitional housing provides temporary accommodation for people who do not have anywhere to live and urgently need a place to stay. It also offers tailored support to help those persons into longer-term housing.

Indicators: As of November 2024, there were 6,375 Transitional Housing places available.¹⁰¹

Name of support: Emergency Housing

Responsible parties: MSD funds emergency housing for people who meet certain criteria.

Objective: Emergency housing provides short-term accommodation in places such as boarding houses, backpackers, or motels.

Indicators: As of 31 February 2025, there were 555 households in emergency housing (including Contracted Emergency Housing).¹⁰²

Name of support: Income-related rent subsidy (IRRS)

Responsible parties: People living in social housing must pay a portion of their income, generally 25%, as rent. MSD calculates how much a person needs to pay. HUD then pays the balance between what the tenant pays and the market rent for the property to the housing provider. MSD also provides support to eligible people to help pay day-to-day household costs such as power, gas, heating, phones, and urgent and unexpected costs.

Objective: Paying the IRRS so community housing providers continue to receive market rents improves the feasibility of development opportunities.

¹⁰¹ See: <https://www.hud.govt.nz/stats-and-insights/the-government-housing-dashboard/transitional-housing#tabset>

¹⁰² See: <https://www.msd.govt.nz/documents/about-msd-and-our-work/publications-resources/statistics/housing/monthly-housing-update/2025/monthly-housing-report-february-2025.pdf> and <https://www.hud.govt.nz/assets/Uploads/Documents/Rotorua-Temporary-Housing-Dashboard/2025/Rotorua-Temporary-Housing-Dashboard-February-2025-V2.pdf>

Indicators: The majority of social housing tenants receive the IRRS.

Name of support: Building Act 2004

Responsible parties: The Ministry of Business, Innovation, and Employment (MBIE) administers the Building Act 2004.

Objective: The Building Code is contained in Schedule 1 of the Building Regulations 1992 and sets the minimum performance standards that buildings must meet.

The Building Act and Building Code include provisions requiring accessibility features in public buildings and sets specifications for those features. They do not, however, require minimum accessibility features in private and residential buildings.

Population-specific work programmes and strategies

Name of initiative: Pacific Housing Initiative

Responsible parties: The Ministry for Pacific Peoples administers the Pacific Housing Initiative.

Objective: The Initiative aims to deliver change through: building financial literacy services to help Pacific families cope with economic challenges and save towards home ownership; build Pacific organisations to increase the number delivering improved housing to Pacific families; supporting Pacific organisations to partner and build affordable homes for Pacific families, and create more employment opportunities in building those homes; and increasing regional migration opportunities to support Pacific peoples to create their own success outside of metropolitan cities.¹⁰³

Name of initiative: Our Whare Our Fale (OWOF) and Pacific Building Affordable Homes (PBAH)

Responsible parties: Administered by the Ministry for Pacific Peoples, in collaboration with Kāinga Ora and the Ministry of Housing and Urban Development.

Objective: To contribute to the supply of affordable fit-for purpose homes, enabling Pacific home ownership, and serving as a foundation for building intergenerational wealth.

¹⁰³ See: <https://www.mpp.govt.nz/programmes/pacific-housing-initiative/>

Indicators: Through the OWO and PBAH initiatives, the Ministry for Pacific Peoples collaborates with providers and developers to build up to 85 homes by December 2026.

Name of initiative: Financial capability training

Responsible parties: The Ministry for Pacific Peoples delivers financial capability training and mentorship for Pacific peoples across New Zealand.

Objective: To strengthen financial literacy and help manage personal finances to generate savings towards home ownership.

Indicators: This has resulted in 361 Pacific families being able to purchase their own home and 36 families avoiding losing their homes through mortgagee sales between June 2021 and June 2024.

Name of initiative: Pacific Healthy Homes Initiative (PPHHI)

Responsible parties: Jointly led by the Ministry for Pacific Peoples in partnership with Health New Zealand, the Energy Efficiency & Conservation Authority, existing healthy home providers and Pacific providers.

Objective: To improve housing conditions for Pacific families with elders experiencing high hospitalisation rates in Porirua and South Auckland.

Indicators: As of November 2024, the PPHI had delivered 1,103 interventions, more than double the original target.

Name of initiative: Sorted Kāinga Ora

Responsible parties: Te Puni Kōkiri contracts rōpū to deliver the *Sorted Kāinga Ora* programme.

Objective: To support whānau to build their financial capability and implement their plan for housing.¹⁰⁴

Indicators: The 2024 evaluation report of Sorted Kāinga Ora found that “the programme is having positive impacts for Māori individuals, whānau, and hāpori. It is whānau-centred, delivery is underpinned by Māori principles and values, and strong facilitation and content all contribute to the success of the programme.”¹⁰⁵

¹⁰⁴ See: <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/financial-capability-programmes-sorted-kainga-ora>

¹⁰⁵ Nicola Bright and Georgia Palmer, *Sorted Kāinga Ora: Pathway to Home Ownership Programme, Evaluation report 2024*, New Zealand Council for Educational Research, 2024, p. 1.

Name of initiative: Te MAIHI o te Whare Māori – Māori and Iwi Housing Innovation (MAIHI)

Responsible parties: Māori and HUD created MAIHI in partnership.

Objective: MAIHI is a strategy which provides a framework and strategy to reset the housing system so it delivers better solutions for Māori.¹⁰⁶

Name of initiative: Whai Kāinga Whai Oranga

Responsible parties: Whai Kāinga Whai Oranga is a four-year \$730 million commitment led by HUD.

Objective: To speed up the delivery of Māori-led housing.

Name of initiative: Te Puni Kōkiri Housing Fund

Responsible parties: Te Puni Kōkiri funds the Housing Fund.

Objective: To support new homes and papakāinga. This includes the development of small-scale papakāinga (generally 3-10 houses) on whenua Māori. These papakāinga usually incorporate some communal spaces and shared amenities, and support whānau who whakapapa to the land to have the opportunity to live according to Te Ao Māori.¹⁰⁷

Name of initiative: Te Matapihi

Responsible parties: Te Matapihi is the independent national peak body for Māori housing.

Objective: Advocacy for Māori housing outcomes and engage with government at both local and central levels.

Existing disability-related supports

Name of support: Community Group Housing (CGH)

¹⁰⁶ See: <https://www.hud.govt.nz/our-focus/our-maihi-approach>

¹⁰⁷ See: <https://www.tpk.govt.nz/en/nga-putea-me-nga-ratonga/maori-housing-support/supporting-new-homes-and-papakāinga>

Responsible parties: Kāinga Ora rents or leases properties to specialist third-party CGH Providers. CGH falls under the definition of Supported Housing.

Objective: CGH provides residential and non-residential community housing for people with specific and often complex needs such as disabilities, mental illness and addiction.

Indicators: As of 31 December 2024, there were 1,472 properties in the Kāinga Ora CGH portfolio.

Name of support: Rent Support Subsidy Scheme

Responsible parties: Kāinga Ora operates the Rent Support Subsidy Scheme.

Objective: Eligible CGH providers who can demonstrate they are unable to pay market rent may apply to Kāinga Ora for rent support.

Name of support: Home and Community Support Services (HCSS)

Responsible parties: The DSS Unit of MSD fund HCSS. Individual HCSS providers are contracted to provide HCSS. People who are disabled as the result of an injury can be eligible for housing supports through the Accident Compensation Corporation (ACC). Like DSS, ACC funds HCSS for eligible disabled people.

Objective: HCSS provide disabled people with household tasks and personal care so people can live more independently in their own home.

Indicators: On 31 December 2024, 6,501 people had an HCSS allocation.¹⁰⁸

Name of support: Choice in Community Living (CiCL)

Responsible parties: The DSS Unit of MSD fund CiCL.

Objective: CiCL is available in some regions¹⁰⁹, and provides an alternative to more traditional residential care. Disabled people who are living in residential care, or in family homes with similar needs to those living in residential care, may be eligible for CiCL. CiCL

¹⁰⁸ This includes services under the HCSS service specification and excludes Individualised Funding allocations.

¹⁰⁹ Currently Auckland, Waikato, the Hutt, Otago, and Southland.

allows disabled people to exercise greater choice and control over where they live and with whom while still receiving support services for up to 24 hours a day.

Indicators: On 31 December 2024, 363 people had a CiCL allocation.

Name of support: Community residential support services

Responsible parties: The DSS Unit of MSD funds community residential support services providers. Kāinga Ora CGH properties are one of the sources of housing that meet the needs of disabled people accessing Community Residential Support Services. ACC and Oranga Tamariki also fund support for certain groups such as young people under 18 and people with covered ACC claims. Te Whatu Ora funds support for people with age-related disabilities, chronic medical conditions, and those experiencing mental health issues.

Objective: Disabled people accessing community residential support services live in a variety of settings and can receive support for up to 24 hours a day. It is available in all regions.

Indicators: On 31 December 2024, 6,154 people had an allocation in a residential group home. Around 900 disabled people had an allocation for an Aged Residential Care Facility

Name of support: Residential Support Subsidy

Responsible parties: People who receive a benefit while in residential care are required make a client contribution to their daily living costs. The DSS Unit pays the remaining balance to the residential care provider in the form of the Residential Support Subsidy. Te Whatu ora pays the remaining balance for persons with chronic medical conditions and those experiencing mental health issues. The DSS Unit and Te Whatu Ora pay the majority of a person's care costs to the residential service provider.

Objective: To support people with the cost of living in residential care.

Name of support: Housing Modification funding

Responsible parties: The DSS Unit provides housing modifications supports through Equipment and Modification Services (EMS). ACC also funds or contributes to housing modifications to support people with accepted claims to live as independently and safely as possible in their homes.

Objective: EMS support disabled people to make changes to their home to make it more accessible and help with daily tasks. EMS encompasses a range of supports, and can include things like outdoor ramps, platform lifts, and level access showers.

Indicators: In the 2023/2024 financial year, DSS funded 1,641 housing modifications to support 666 disabled people. In the 2023/2024 financial year, ACC funded 2,579 housing modifications to support people disabled as the result of an accident.

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