

Nowhere to call home

Inside NZ Seniors
housing crisis

SPECIAL REPORT





**Agents of Change in the existing Kapiti housing market,
creating viable alternatives for affordable housing of
Seniors in Central Kapiti**

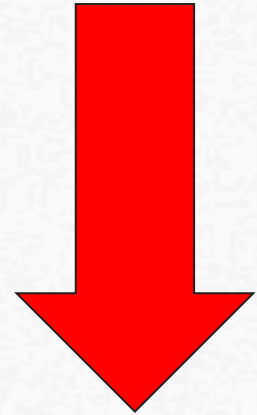
27%

**% of Seniors in
Kapiti population**

6%

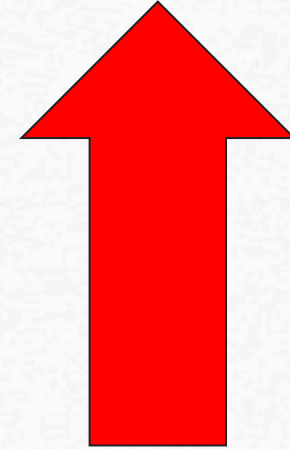
**% of all Seniors in
Retirement Villages**

80%



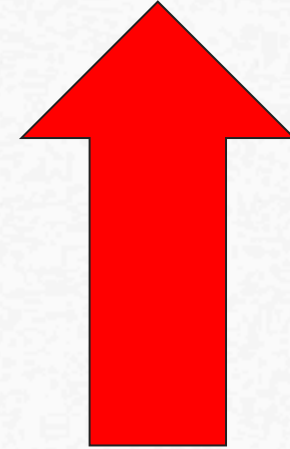
**% of all Seniors owning
their own home in KC**

30%



Seniors either with
mortgage or renting

40%

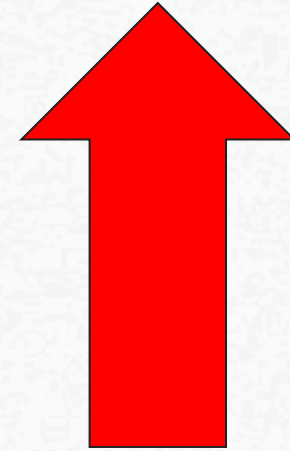


Seniors who will be
renting in 2045

12

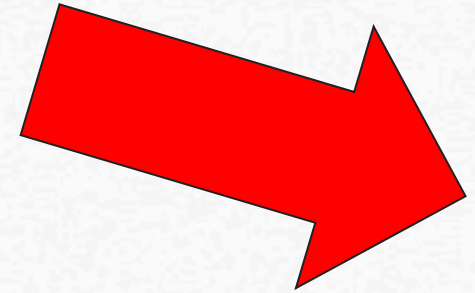
No of months typical
period for rental term

35%



**No of Seniors with a
disability**

5%

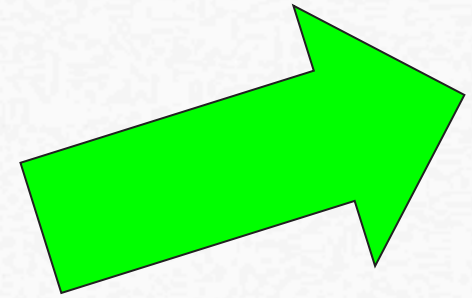


**No of rental homes that
are accessible**

4%

**No of 1 bedroom
homes in NZ**

2-3



No of age suitable
1 -2 bedroom homes
for rent in CK

\$535

Median rental of 2-
bedroom homes in CK

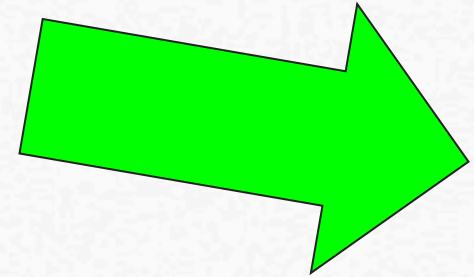
46.2%

Average % of gross
income rental cost in CK

\$627

Weekly Single State pension

40%



Retirees dependent on pension
alone

\$8,100

Max single person assets
to get a MSD

Accommodation Supplement

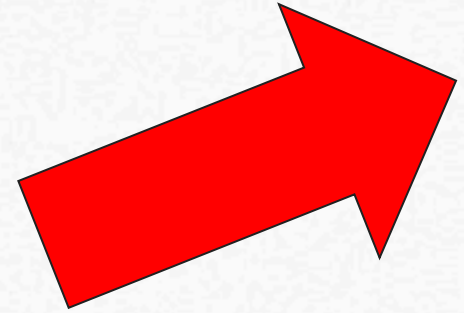
\$80

Avge value of a MSD Accom
Supplement in Central Kapiti

691

**No of unoccupied houses
in Waikanae Beach**

1820



**No of dwellings needed
for over 65s by 2050 -KC**

\$589,000

Cheapest price a local developer can build a 40m² house for, in central Kapiti, as at October 2025.

**Discuss how big a crisis you
think this is with someone near
you!**



Homes for Good

What are we doing about these issues?

AFFORDABLE HOUSING CONTINUUM

Well-housed means living in adequate housing, that underpins good health, economic, environmental and social outcomes. Housing is a vital part of our community infrastructure. Public, private and community housing sectors each have an important role to play, working together to address the housing challenges facing New Zealand.

HOUSING AFFORDABILITY



Why is housing changing for over 65s?

- Many have not saved enough for retirement- especially women
- Increase in divorce and separation around retirement- asset splitting
- Many Maori and Polynesian families want to be together as they age
- Once in rented housing very difficult path to ownership in NZ
- Massive lack of investment by past Governments/Councils in affordable, accessible housing
- Economic drivers lead to larger, more expensive houses

“NZ doesn't have a housing problem per se, it has a bedroom allocation problem !”

Paul Gilbert – CE of Community Housing Aotearoa (private communication)

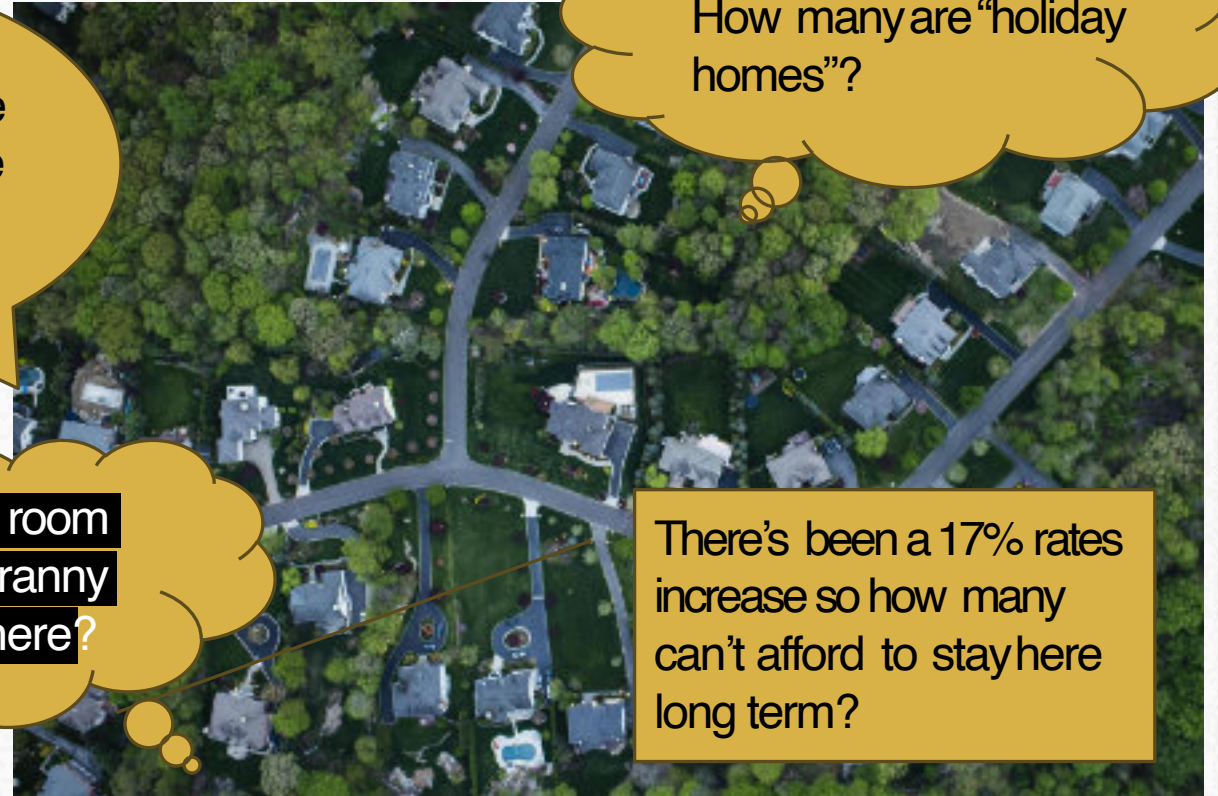


How many people live alone in these houses?

How many are “holiday homes”?

Is there room for a “granny flat” here?

There's been a 17% rates increase so how many can't afford to stay here long term?



Option 1- Homesharing

Homesharing options:

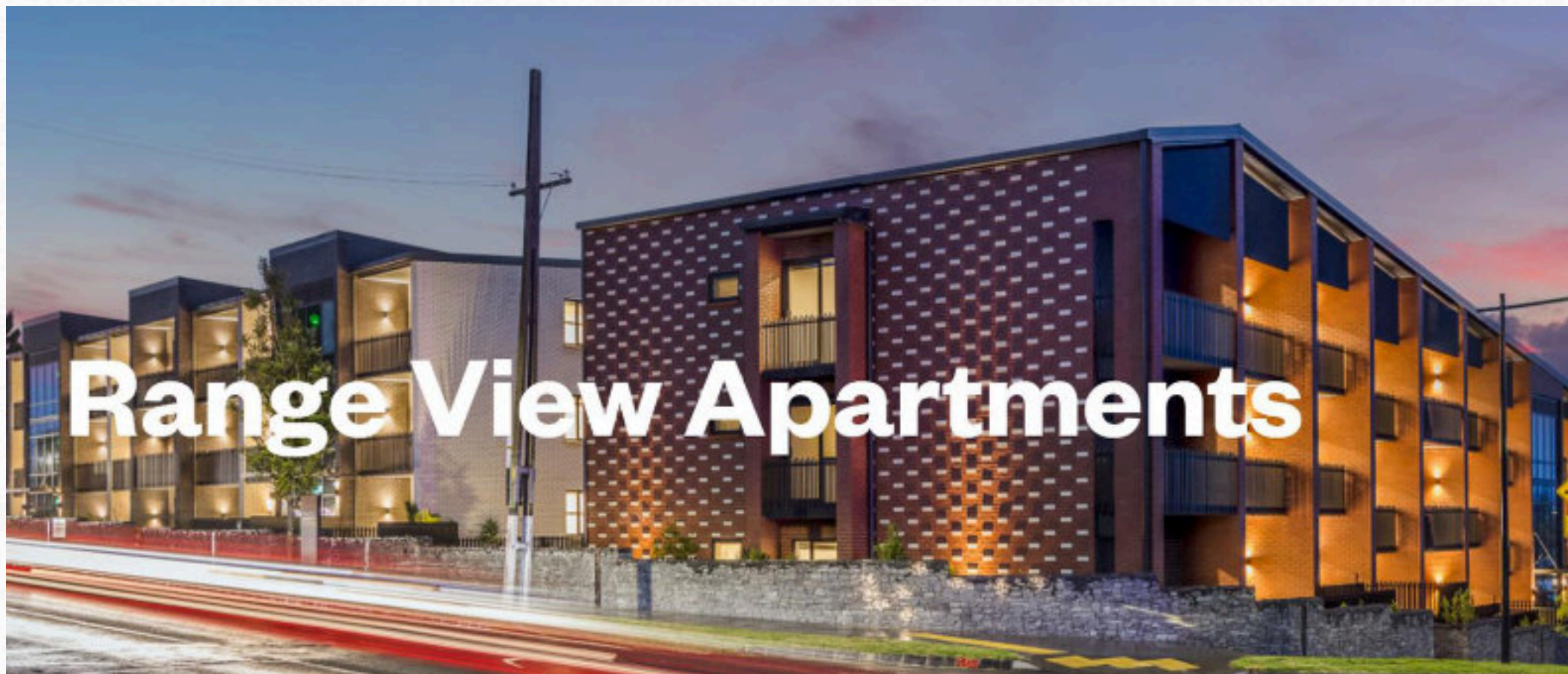
- Both share rent + costs
- One owns, the other pays rent/board
- Both share purchase + costs
- Share with family

Option 2- Affordable rentals

Options being considered:

- Asking landlords to reduce rents/
- taking long term rental lease over existing rentals
- Building low cost homes in a “village” built on low cost ,leased land
- Find a wealthy benefactor and give rental grants
- Get Simplicity Living to build here!!!

Would love to see this in Kapiti!



Option 3- “Granny Flats”

- Launch of KCDCguide for Additional Dwellings
- Run “Village” test case through KCDC
- Work with CHA and banks on loans for these options
- Develop key knowledge to advise others

One day in a new Kapiti Seniors rental village?



Our growing services

- Advertising for clients' needs on website
- **Homesharing Meeting-March 24th Grace Hall, 6 Tongaririo St, Paraparaumu, 2-4pm**
- Housing clinic service at Libraries- weekly at Paraparaumu 1030 Tuesdays
- Detailed research on Seniors' housing issues

Become part of our growing team?



Willing volunteers always welcome

Contact Us on our website

www.homesforgood.nz



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