

# Dimensions of Affordability and Meanings of Home: The Experience of Homemaking when Dwellings are Unaffordable

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# A home is more than a dwelling- it's about independence, belonging, and autonomy

- A sense of belonging to whānau, whenua, whakapapa
- Community connections and participation



# Our housing system is not protecting and providing for homemaking for the most in need

- Unaffordable dwellings become arenas of struggle
- Housing aspirations do not match what is possible
- Few pathways to ownership
- Housing unsafe/poor condition
- Transience and 'temporary-ness' are common



# Nevertheless, a sense of home is something that is actively pursued/created/claimed

- 'I treat it as my own' (older renter)
- Displaying treasured possessions
- Doing repairs and alterations
- Hosting
- Hobbies
- Pets

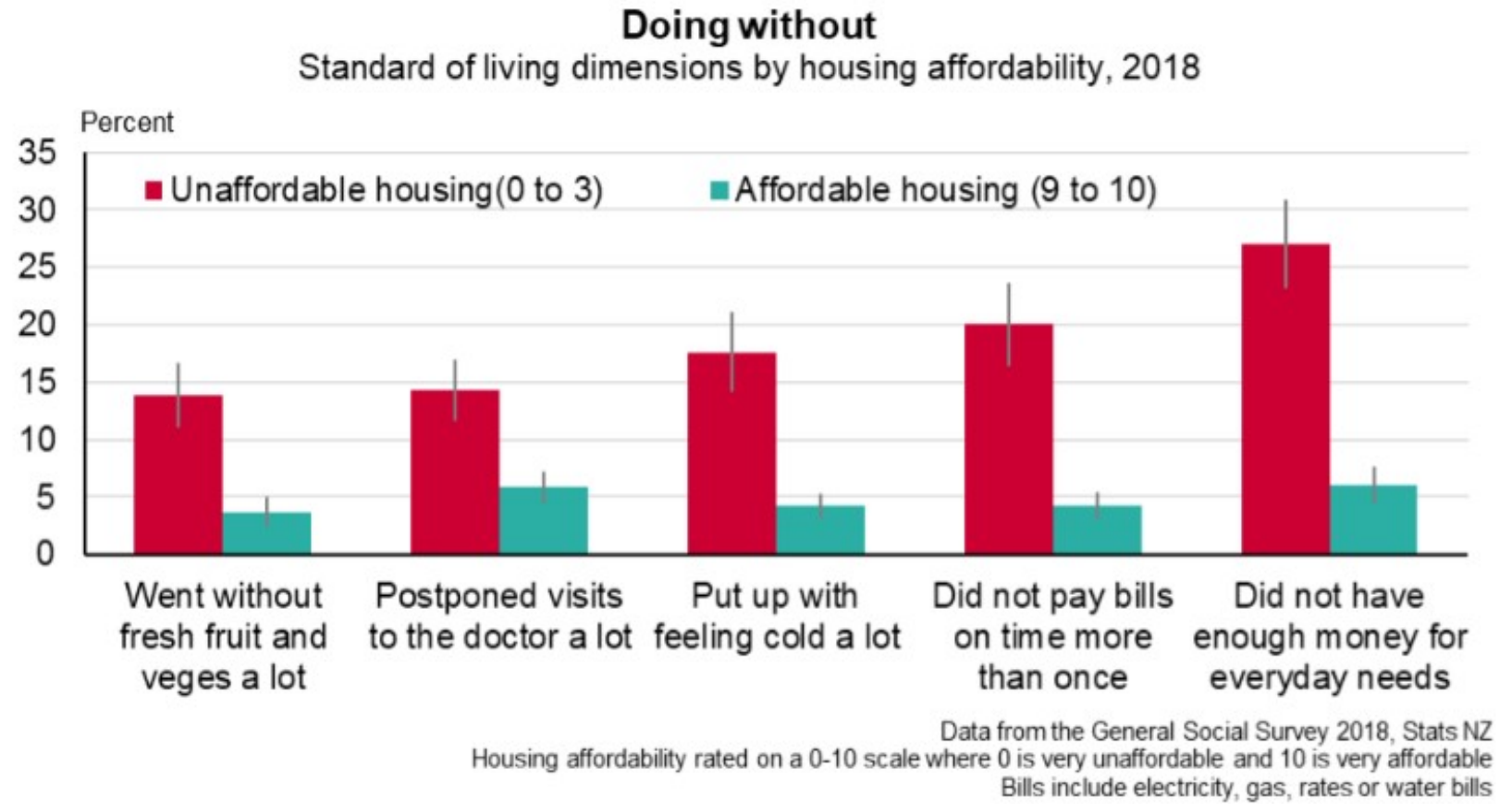


Figure 1. View from the deck of a kaumātua flat



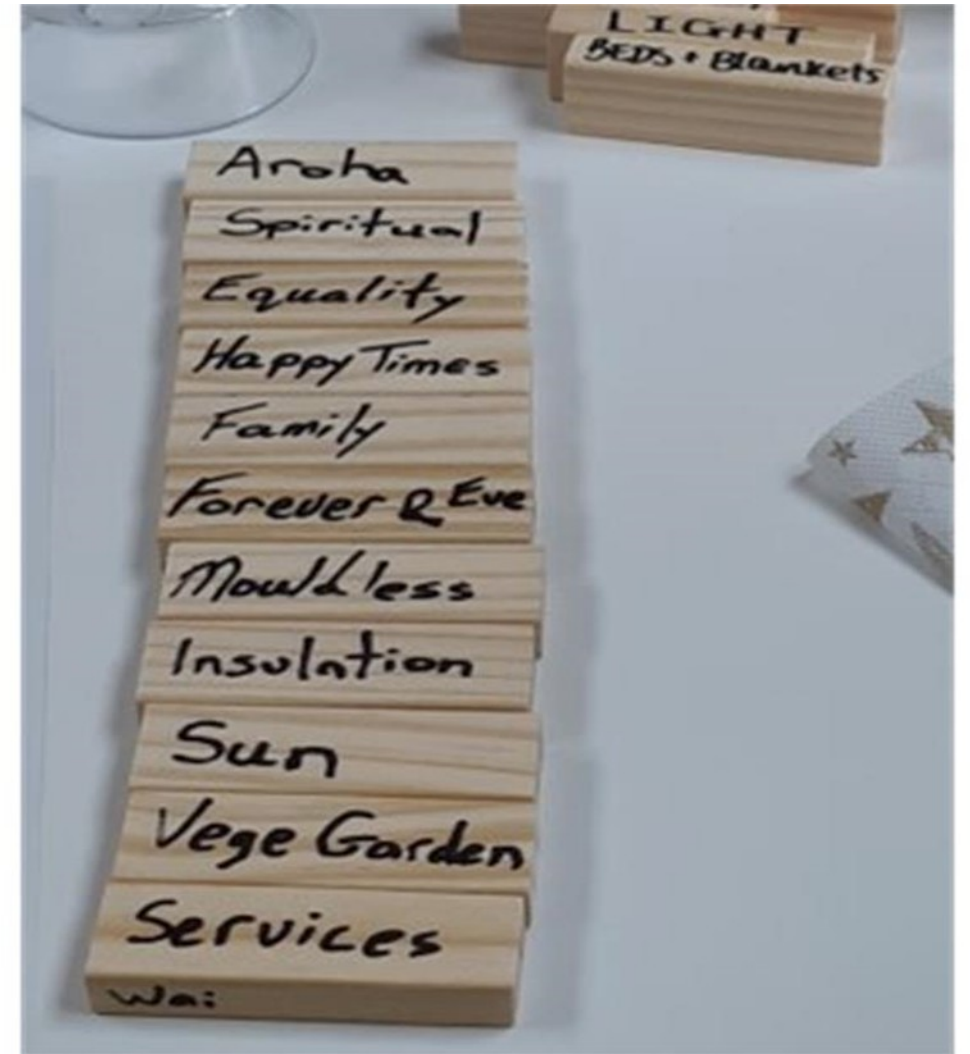
# When housing is unaffordable, people are forced to make trade-offs

- Location
- Dwelling size
- Household composition
- Crowding
- Heating and other essential expenditure
- Housing quality



# Relationships are really important

- Power imbalances in relationships:
  - Landlord-tenant
  - Familial
- The relationship with landlords / property managers is critical, but 'luck of the draw' in lightly regulated rental market



# Housing as financial investment rather than a home

- Doing and having only what the landlord allows
- Surveillance and lack of quiet enjoyment
- 'Pets non-negotiable'
- Stigma of renting



# Finding out stuff about housing is hard

- Lack of familiarity with tenancy rights and obligations
- Where do you go for housing information and advice?





# We need to 'do housing' differently

- Recognise the ***right*** to a decent 'home'
- Refine policy and funding settings
- Improve security of tenure
- Delivery – housing as a service industry
- Co-design

Picture 1. Mangatawa Papakāinga kaumātua flats



Source: Te Kāhui Whaihangā – New Zealand Institute of Architects