

**BUILDING BETTER
HOMES, TOWNS
AND CITIES**

Ko Ngā wā Kainga hei
whakamāhorahora

National
SCIENCE
Challenges

Summary report

Developing community: Following the Waimahia Inlet
affordable housing initiative

Karen Witten, Simon Opit, Emma Ferguson, Robin Kearns



Purpose and scope

This brief report summarises findings of a longitudinal case study of the Waimahia Inlet housing development. A more detailed analysis can be found in Witten, Opit, Fergusson and Kearns (2018).ⁱ

Waimahia Inlet is an affordable housing development located in Weymouth on an estuary of the Manukau Harbour, 23 km south of the Auckland CBD and 5km southwest of Manukau City centre. It was developed by Tāmaki Makaurau Community Housing Limited (TMCHL), an incorporated body comprising the Tāmaki Collective, Te Tumu Kāinga, Community of Refuge Trust (CORT) and the New Zealand Housing Foundation. This consortium of Māori organisations and community housing providers (CHPs) shared a mission to provide affordable, good-quality housing, with a focus on meeting the housing needs of Maori and Pasifika families.

Waimahia is an interesting case study of affordable housing provision for a number of reasons:

- its 295 dwellings make it Aotearoa's largest third sector housing development;
- the complementary expertise of the consortium partners enabled an innovative organisational structure to be developed to finance and deliver the development (for details see ²);
- it is a mixed tenure neighbourhood with 70% of homes either assisted home-ownership (shared equity and rent-to-buy/home saver) or retained by the community housing providers as affordable rentals; and
- 50 % of households are Māori and 15% Pasifika.

Methods

We interviewed Waimahia Inlet residents to explore their motivations for moving to the development; their experience of negotiating tenure and financial arrangements; their expectations about life at Waimahia and the extent to which these had or had not been realised since moving in; their views on the design and quality of the dwellings and the development more broadly; and their experience of the emerging community at Waimahia.

These matters were investigated through in-depth interviews with:

- Waimahia Inlet residents who were first interviewed in 2015,ⁱⁱ as the first wave of new residents, and re-interviewed in 2017 (5 individuals).
- Waimahia residents who had moved into the development since 2015 and were interviewed for the first time in 2017/2018 (33 individuals of varied tenure type and length of residency).

Twelve residents living in the low density streets of the surrounding suburb of Weymouth were also interviewed to investigate the impacts of this new medium density development on the lives.

For the purposes of this summary report the findings relating to Waimahia residents (both groups) and neighbouring residents are discussed separately. Key points are listed at the end of the report.

Key findings: Waimahia residents

Motivations for moving to Waimahia Inlet

The primary motivation for moving to Waimahia Inlet was the opportunity to access secure and affordable housing. This was true both for those on a pathway to ownership and for those in community rental housing. Participants reported experiences of insecure and unhealthy rental accommodation prior to moving to Waimahia with frequent moves (because of rent increases or being

'Probably the fact that it was still in the Weymouth area, my wife and I were dead set keen on raising our kids in this area, having lived here ourselves and gone to the local schools, you know we still believe it's a good area ...' (Carol).

'we found the cheapest new-to-build in East or South Auckland and that was this subdivision ... But yeah, we did not want to live here, – [but] this is our first home and look at it, it's a dream home' (Naomi).

asked to leave by the landlord) and cold and damp environments. Waimahia Inlet offered the promise of a stable, warm and dry home. Participants living in community rental housing appreciated the security and affordability of the rental tenure offered by the CHPs, while those who had purchased on the open market or entered into one of the schemes intended to facilitate first home ownership anticipated having greater agency in relation to their housing situation.

First home buyers were strongly motivated by the chance to enter the housing market, to get 'a foot in the door', something that had previously seemed unlikely. This opportunity helped some residents overcome their initial doubts about moving to a new part of the city that they were unfamiliar with or had negative preconceptions about. Conversely, for those who had prior connections to the area, the location was an attractive aspect of the development.

The natural environment, the opportunity to live in a newly-built house, and the emerging community were sometimes noted, but these features were less significant than the affordability and security of their housing.

Tenure and finance

Residents who had been able to access the shared equity or rent-to-buy schemes expressed a sense of relief at having a pathway to homeownership available to them, particularly in the challenging Auckland market. However, the rise in house prices at Waimahia since participants entered rent-to-buy and shared equity schemes was threatening the viability of home ownership for some. Those who were able to attain the shared ownership scheme will potentially benefit from the increase in price, as they partially own the property but purchasing the remaining share of their home will be harder.

Finding themselves in this situation a number of households had taken on more debt to buy out the CHP earlier than planned. For those on rent-to-buy schemes the increase in house prices was seen to have shifted the 'goal post' and saving an adequate deposit so that they could secure a mortgage kept moving further way. Doubts over whether or not they would eventually be able to own their home was concerning, particularly for participants who had built strong

...this is going to be our house and we are going to buy this house but because ... like it is ridiculous. When we moved in it was like \$462,000 and now it is like nearly \$700,000 – so do we actually want to buy it? (Olive).¹

social connections within the neighbourhood. As one participant noted, they had put 'heart and soul' into settling their family into their house and the neighbourhood yet their ability to eventually afford the home was uncertain. Consequently, those households who had managed to just make the 'bare minimum ... for the shared equity' scheme, rather than rent-to-buy have found that in a few years they are much better positioned than if they had not made the minimum deposit.

CHP staff assisted many participants to set up their financial and tenure arrangements. Accounts of these interactions and processes were extremely positive: the advice and support provided through negotiations with banks made a potentially daunting exercise manageable. A TMCHL representative remained on site during the construction process providing advice and support to incoming residents and liaising with community housing provider partners who in turn have provided ongoing support for rental tenants.

Living at Waimahia Inlet: Expectations and experience

Prior to moving in participants described having concerns about the impact of the density of the development, anticipating that the proximity of the dwellings would undermine people's privacy and that there would be issues with noise. Most found the anticipated problems did not materialise and on the whole participants were pleasantly surprised by the realities of living at increased density.

'So, we thought that with so many houses close together there would be a lot of noise. But it is the opposite, it's quiet' (Serena).

'We thought we'd be living in each other's pockets, being that close, but it's not like that' (Blair).

Discussion of neighbourhood crime was a ubiquitous feature of the interviews with a number of interviewees concerned that crime at Waimahia was more common than where they had lived previously. Some interviewees said this was expected in light of the location of the development, while others had been surprised by the apparent prevalence of property crime.

From time to time residents had been wrongly identified and mistakenly accused or accosted for being 'suspicious' in the neighbourhood.. Youth were commonly stigmatised and maligned as perpetrators of crimes. While these incidents have led to residents being suspected as perpetrators of local crimes it was more common for participants to suspect people from outside the area.

'I guess at the end of the day the reality is that we still live in South Auckland – and we live smack bang in it. Unless you have grown up here ... it is quite hard ... it is a wonderful community but yeah, there is crime' (Olive).

Some participants suggested that people from outside the development viewed Waimahia residents as wealthier than those in the surrounding suburbs, and that crimes such as burglary at Waimahia were related to this perception.

Housing and development design and attributes

Overall, satisfaction was high with the design and construction of the houses. The open plan living space was widely praised for day-to-day living and for accommodating whanau and other larger groups. A small step at the front door of houses, steep staircases, and, in the smaller houses, no downstairs bathroom, could make having mobility impaired guests difficult. Participants whose homes had a downstairs bathroom commented on how valuable that option was to them.

'...the only thing is there's no downstairs bathroom in the small [houses], but we just use little potties, they're never going to make it up the stairs, that's our only thing and we can work around it, so it's fine' (Alison).

Front yards are unfenced and a few residents felt this contributed to conflicts with neighbours but more commonly this feature was seen positively as helping to facilitate neighbourly interactions. Private back yards were used variously for children's play, gardening and growing fruit and vegetables for

consumption and while there were a few complaints about topsoil not being replaced after construction, reducing the rewards of gardening, backyards were generally valued.

Participants on home ownership schemes liked that they could customise fittings and aspects of the internal layout of their homes and largely accepted as a reasonable trade-off the Residents Association bylaws that prohibit alterations to the front yards and facades of the dwellings.

Minor disappointment with the quality of finish, mainly painting and plastering was mentioned by a few participants however others acknowledged, and agreed with, the trade-offs made between quality of finish and house prices. Trade-offs relating to outdoor yard size were also accepted and the availability of shared green spaces and reserves appreciated.

[the quality] 'It's pretty up there, it doesn't have all the bells and whistles but ... it has everything we need ... Yeah, we would have liked a bigger house, but it is obviously dependent on our ability to afford a bigger house, which we weren't in a position to do, which is fine' (Blair).

The wider neighbourhood design also generated positive comments. The parks and reserves were highly valued as sites for community events and for encouraging residents to meet each other. The use of Te Reo street names and their references of local history contributed to a sense of place and belonging for some residents.

'I think they may not have considered that a four or five bedroom home in South Auckland will usually have about ... three people who drive cars ... We know Council are trying ... put less carparks because we want people to use public transport' (Oliver).

'I feel like maybe eventually they could get a bus just to sort of go down Kaimoana [street] that would ... do[a] loop through the development ...' (April)

Parking was by far the most common source of frustration and negativity with regard to the design of the neighbourhood. Cars line the narrow streets and fill the driveways. Garages are rarely used for parking cars, rather, they had become a flexible extension of the indoor space used for storage, or as additional living, bedroom or study space. As a consequence demand for on-street parking has been high, triggering some conflict between residents.

While a few residents noted a developer or Council objective to reduce the footprint of private cars and encourage public transport use, the majority felt upset and confused by designs that, in their view, seemed to underestimate the number of cars that each household would likely have. Parking woes are not unique to Waimahia, but are perhaps heightened by the development's location at distance from workplaces and the limited public transport services available.

To get a 'first step on the property ladder' has necessitated greater travel and daily commute times for a number of Waimahia residents.

Emerging community

Community formation has been a developer objective from the outset at Waimahia. TMCHL established a Residents' Association and continues to support its activities and has agreed to do so for 10 years. Membership of the Association is specified on the title of the dwellings and its executive is drawn from the community. The Association meets regularly and organises barbecues, market days and other community gatherings in collaboration with TMCHL. Households pay an annual levy of \$20.

On arrival, new residents are given a 'welcome pack' (e.g., information on bylaws, who to contact for various eventualities) and invited to join the Waimahia Inlet residents' Facebook group, a group set up and moderated by the Residents' Association. The welcome pack and Facebook page were mentioned by almost all participants and the information they offered, including upcoming community events, was highly valued. The Facebook page facilitated sharing of goods, food and tools and these everyday neighbourly acts were often referred to as heightening residents' sense of community. The Facebook page had become 'a huge contributor in terms of how we connect as a community' (Ngahuaia.)

'They have a residents Facebook page where we have been able to learn information and learn who our neighbours are. There is a lot of sharing as well – like food, if they have extra, or things like stuff in their garage ... and it is just a real nice kind of feeling' (Ata).

Waimahia was designed primarily as housing for families and it has attracted many households with children. Children were often seen as catalysts for meeting and engaging with other residents and a cornerstone of community life. Parents talked positively of the development as a good and safe place for children; they could roam more freely and safely at Waimahia than in other suburban settings

'And the Waimahia inlet ... you know they have those expectations of you, like just to keep everything nice and tidy and looked after' (April).

Expectations of property maintenance are conveyed in bylaws and living within a well-kept neighbourhood was associated with community-mindedness for some residents. Community-organised rubbish clearing events are also held within the community.

The volume of information circulating about the local neighbourhood and community via the Facebook page seems to be an unprecedented experience for most residents. While this information has made residents feel welcomed and part of an active and supportive network of residents, it has also exposed them to disagreements between neighbours. From time to time this has required the intervention of Residents' Association appointed moderators who have shut down communication threads.

Probably one of the downsides of the Facebook page, is that ... people just talk and talk and talk, my car was broken into, you know, then the next day my car window was smashed ... we need CCTV or we need a gated community ... it just kind of spirals out of control, and you kind of forget that it's because we're all on Facebook' (Naina).

Burglaries and thefts from cars have been of concern and the Facebook page has enabled rapid communication about anti-social behaviour and heightened residents' awareness of incidents of crime. In response to the perceived high level of crime walking groups have been organised to patrol the streets at night to defend their neighbourhood. CCTV cameras have been installed in response to concerns. With regard to the role of the Facebook page in residents' perception of crime there is recognition that crime rates may be no higher in Waimahia than elsewhere but residents have better knowledge of events.

Notwithstanding the earlier comments about some residents feeling under surveillance, an openness to differences and desire to make connections across social groups was often talked about, particularly as it related to ethnic diversity.

I have to think about their[tenants] point of view and what they think about us, you know they're a minority because they're renting, they can't sit there and go I'm so proud of myself because I'm renting to own my own home you know, (Naina).

Waimahia was designed as a 'tenure blind', mixed-tenure neighbourhood and in terms of the exterior of houses this has largely been achieved. However it was not uncommon for home owners, including those on a shared equity or rent-to-buy schemes, to attribute the sense of community and belonging in the development to a shared aspiration

and ability to achieve home ownership. Being on a home ownership trajectory was a source of pride but it was also at times used by interviewees to demarcate themselves from households in rental tenure. Tenants were reported to be less likely to adhere to the set of rules all residents signed up to on arrival and less inclined to participate in community activities. Consistent with the latter observation, tenants interviewed tended to have less knowledge of the development's formal and informal networks. A desire for greater inclusion of community housing tenants in Residents' Association sponsored events was mentioned by several participants on a home ownership trajectory.

Complying with behavioural norms consistent with those set out for the development more generally appeared to be necessary for community acceptance and inclusion. Complaints about the behaviour of community housing tenants had been made by several interviewees to CHPs and the organisations were said to have responded swiftly.

An urban island

Waimahia is distinct from the wider suburb of Weymouth in which it is located in terms of: the street layout and housing design; the range and mix of housing tenure; the purposeful nurturing of a sense of community; and, as identified in the research, a development-specific identity. This has contributed

'Currently it's totally separate, it's totally separate I would actually like it to be part of the whole community as such ... you get the feeling that [Waimahia residents] want to be a little island on their own, and you know from history you can't survive if you want to be a little island on your own' (Albert).

to Waimahia being seen as an 'urban island' and, in response to a perception that crime has come from those living outside the development, requests to the Residents' Association for the area can be gated. A contrary view favoured the development and its events and public spaces to be seen

as more welcoming to those living beyond its borders. The 'island' mentality was considered unhelpful and as contributing to a high level of surveillance and suspicion placed on those who are not recognised as belonging to the local community.

Key findings: Neighbouring residents

For neighbouring residents, the Waimahia development meant a significant change to their local landscape. While most acknowledged the need for new housing development in the region, on a personal level they felt the development had had some negative effects on their neighbourhood. Some of these negative effects were related to the four year construction process 2014-2018, and the coming and going of trucks which created considerable noise and posed a risk to local children (who were used to playing in the previously quiet cul-de-sacs).

The capacity of local infrastructure to cope with the increased population was of concern with respect to traffic volumes, the disposal of wastewater and the influx of children into local schools. Conversely local shops were seen as thriving due to increased custom.

Neighbouring residents, in common with Waimahia Inlet residents, felt that an 'us and them' dynamic had emerged between the two groups. There was a perception that people from outside Waimahia Inlet were not welcome in the development or at the events held for the community there. Perhaps

related to this, both groups attributed local crimes to the other group; neighbouring residents considered that there had been an increase in crime and that this was connected to the new development and its inhabitants. As mentioned above, residents of Waimahia Inlet expressed a belief that crimes were being perpetrated by people from outside the development.

'At first, I thought oh good because it will give people homes and affordable homes ... then it was just all the traffic, all the traffic that was going up and down, it wasn't safe for the kids to play out there and things like that' (Kristen).

'And to me, really they are part of our community because I mean it's existing residents that were here first ... you know when they drive down there and they have got like a market day and just, and it just says the Waimahia Inlet and I am like wow okay ... Yeah, well they have segregated themselves from the older neighbourhood I guess' (Sheryl)

Key Points

- Waimahia Inlet has provided the *'opportunity of a lifetime'* for households in all tenure types to move into secure, warm and dry housing.
- Community formation in the mixed-tenure neighbourhood has benefited from meaningful collaboration between developer and residents and has been facilitated by an active Residents' Association and mechanisms such as a welcome pack for new residents, on site events and thoughtful management of a closed social media site.
- Sense of community is strong and valued highly by residents. It is commonly attributed to the presence of children in households and a shared aspiration and ability to achieve home ownership. The latter has implications for the inclusion of community housing tenants.
- Residents' initial concerns about living in higher density housing – lack of privacy, noise and limited private green space – did not eventuate or were accepted as reasonable trade-offs.
- Trade-offs between house price, building size and quality of finish and access to public and private green space were accepted and viewed positively.
- Residents signed up to shared equity schemes have benefited during Auckland's rising housing market whereas those who signed up for rent-to-buy face a more uncertain home ownership future.
- Public transport options are poor and car dependency is high. Too few carparks for the number of cars in the development has resulted in some friction between neighbours.
- The Waimahia development has a visually and socially distinctive presence in the wider Weymouth area. The sense of community evident within its borders does not extend to surrounding streets. Attention to the fringe effects of the development as cul-de-sacs became through roads could have reduced emergence of 'us' and 'them' perceptions.

ⁱ Witten, K., Opit, S., Fergusson, E., and Kearns, R., (2018) Developing community: Following the Waimahia Inlet affordable housing initiative. Building Better Homes, Towns and Cities. <http://www.buildingbetter.nz/>

ⁱⁱ Fergusson, E., Witten, K., Kearns, R., and Kearns, L., (2016). "Everything is Community": Developer and incoming resident experiences of the establishment phase at Waimahia Inlet. Auckland: Massey University. <http://sustainablecities.org.nz/wp-content/uploads/Waimahia-Report-for-Publication.pdf>