

LAUNCH HOUSING CAPITAL CITIES  
HOMELESSNESS INDEX 2023

Launch  
HOUSING

IT'S TIME TO END  
HOMELESSNESS

# APPENDIX: CITY PROFILE AUCKLAND, NEW ZEALAND



Technical partner

nous

The housing crisis in Auckland has been unravelling for the past couple of decades. The lack of affordable housing stock, as well as inadequate levels of income, are major structural issues that have the greatest impact on the poorest families, exposing them to increased financial stress, overcrowding, and homelessness.<sup>1</sup>

Auckland, a comparatively small city, was rated the number one world's most liveable city in 2021 by the Global Liveability Index (based on 150 countries). In 2021, it also rated in the top ten most severely unaffordable housing markets, according to Demographia's Housing Affordability Index (which rates housing affordability in 92 markets in eight countries).<sup>2</sup>

Between 2008 and 2018, Auckland experienced a 90% increase in housing prices. Public housing applications across New Zealand increased by 47% from 2019 to 2020; the highest number of housing applicants were in the Auckland Region (6,086 applicants).<sup>3</sup> With the lack of rental housing in Auckland, rental affordability is set to worsen.<sup>4</sup> This has impacted hardest on the poorest households. Among low-income families renting privately, more than three-quarters were in rental stress.

Of the OECD countries, New Zealand has one of the highest levels of homelessness.<sup>5</sup> In the 2018 Census, 41,644 people were estimated to be homeless, almost 1% (0.86%) of the national population.<sup>6</sup> The number is based on a broad definition of homelessness that includes people staying in temporary or crowded accommodations. Close to half (44.2%, or 18,417 people) of those estimated to be homeless were in the Auckland Region, around 500 of whom were sleeping rough.

At the start of the COVID-19 pandemic, the New Zealand Government quickly implemented policies and necessary funding to provide temporary accommodation for people sleeping rough. Virtually, overnight, rough sleeping was eliminated; but homelessness generally remains.<sup>7</sup> And while the government is committed to addressing the housing and homelessness crisis, the level of investment in building social housing stock is not enough to meet the current demand. With an overall shortage of at least 40,000 dwellings in Auckland, the need for an adequate supply of social housing remains urgent.

## Geographical area

Tāmaki Makaurau Auckland is the largest city in Aotearoa New Zealand by population, land size, and urban density. The Auckland region covers a land area of 4,941.09 square kilometres on the North Island of New Zealand. The region has a number of local boards with limited municipal authority that constitute the smallest measure of statistical boundaries. For example, central Auckland, or Auckland City, is in the Waitemātā Local Board area. The Auckland Region also includes the islands of the Hauraki Gulf.

The Auckland Region has a population of 1,571,718, a majority (54%) of whom identify their ethnicity as Pākehā/New Zealand European. Māori and Pasifika peoples represent 27% of the population in the Auckland Region and are over-represented in homelessness counts.<sup>8</sup>



1 <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-by-laws/our-plans-strategies/auckland-plan/homes-places/Pages/renting-auckland.aspx>

2 Urban Reform Institute and the Frontier Centre for Public Policy 'Demographia International Housing Affordability 2022 Edition' pp.14-15. Retrieved from <http://www.demographia.com/dhi.pdf>

3 <https://borgenproject.org/homelessness-in-new-zealand/>

4 <https://www.massey.ac.nz/massey/fms/Colleges/College%20of%20Business/School%20of%20Economics%20&%20Finance/research-outputs/mureau/nz-residential-rental/New%20Zealand%20Residential%20Market%20Report%20September%202018.pdf>

5 <https://www.oecd.org/els/family/HC3-1-Homeless-population.pdf>

6 OECD Affordable Housing Database – <http://oe.cd/ahd> OECD - Social Policy Division - Directorate of Employment, Labour and Social Affairs, HC3.1 Homeless population, Table HC 3.1.1a: Estimated number of homeless people, 2020 or latest year available, Retrieved from <https://www.oecd.org/els/family/HC3-1-Homeless-population.pdf>

7 <https://www.theguardian.com/world/2022/feb/19/new-zealands-homeless-have-been-moved-off-the-streets-but-the-crisis-endures>

8 Housing First, Auckland Council 'Ira Mata, Ira Tangata, Auckland's Homelessness Count report, Point in Time Count 2018'. Retrieved from <https://www.aucklandshomelessnesscount.org.nz/wp-content/uploads/2019/10/PIT-FinalReport-Final.pdf>

## Definition of rough sleeping and homelessness

Homelessness in New Zealand is officially defined by Statistics New Zealand and includes any person who has no option to access safe and secure housing and is without shelter, in temporary accommodation, sharing accommodation with others, or living in uninhabitable housing (housing that lacks one or more basic amenities, dilapidated dwellings or those not intended for human habitation, like garages).<sup>9</sup>

## Population and ratio of rough sleeping and homelessness

The number of people experiencing homelessness in Auckland are based on the latest census data collected in 2018. As a point-in-time count, the numbers may underestimate the scale of rough sleeping specifically, and homelessness more broadly. Some people sleeping rough may be hard to reach and not everyone will be visible; some households may be reluctant to disclose the extent of their housing situation or may not consider themselves as homeless.<sup>10</sup>

- As shown in [Table 1](#), almost 500 people were estimated to be sleeping rough in the Auckland Region on census night, 6 March 2018, translating to 32 people per 100,000 residents.
- Six months later, on 17 September 2018, a street count conducted of the whole Auckland Region indicated that 336 people were sleeping rough, a drop of 27% on the census estimate, showing how variable point-in-time numbers can be.
- One particular study suggested the annual number of people homeless was 2.5 to 10.2 times greater than what could be obtained using a point-in-time count; a validation exercise (incorporated into the street count methodology) adjusted the actual count of 336 to a validated count of 800 people sleeping rough in the Auckland Region.<sup>11</sup>
- Nevertheless, point-in-time figures provide the minimum number of people experiencing rough sleeping (and homelessness generally) on any given night.<sup>12</sup>

**Table 1. Rough sleeping (point-in-time)**

Auckland Region (2018)	
<b>Estimated number sleeping rough (without shelter)</b>	498 persons*
<b>Rate of rough sleeping per 100,000 residents</b>	32 persons**

**Sources:**

\* <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-plans-strategies/auckland-plan/homes-places/Pages/homelessness-auckland.aspx>.

\*\* Rate based on 2018 general population for Auckland Region: 1,571,718, <https://www.stats.govt.nz/tools/2018-census-place-summaries/auckland-region>. <https://www.stats.govt.nz/methods/functional-urban-areas-methodology-and-classification#appendix-2>.

9 <https://www.stats.govt.nz/assets/Uploads/Retirement-of-archive-website-project-files/Methods/New-Zealand-definition-of-homelessness/nz-definition-homelessness-2015-update.pdf>

10 <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-plans-strategies/auckland-plan/homes-places/Pages/homelessness-auckland.aspx>

11 Housing First, Auckland Council 'Ira Mata, Ira Tangata, Auckland's Homelessness Count report, Point in Time Count 2018' (7). Retrieved from <https://www.aucklandhomelessnesscount.org.nz/wp-content/uploads/2019/10/PiT-FinalReport-Final.pdf>

12 <https://www.stuff.co.nz/auckland/107698218/at-least-3600-homeless-in-auckland-but-problem-could-be-worse-than-count-results-show>



## Overall homelessness

Notwithstanding the limitations outlined above, [Table 2](#) shows the extent and nature of homelessness experienced in the Auckland Region on census night 2018.

- According to the 2018 Census, a total of 18,417 people in the Auckland Region experienced homelessness on census night, also known as being severely housing deprived<sup>13</sup>, which accounts for just over 1% of Auckland's population, or a rate of 1,172 people homeless per 100,000 residents.
- Homelessness is more than rough sleeping, which represents a relatively small proportion (3%) of the overall number of people homeless.
- The vast majority of people experiencing homelessness were in some kind of temporary accommodation, either in emergency shelters, refuges, hotels/motels, or temporarily sharing with others in severely crowded dwellings (97%).

**Table 2. Type of homelessness (point-in-time)**

	Auckland Region (2018 Census)
<b>People without shelter (sleeping rough or living in a car)</b>	498 (2.7%)
<b>People in temporary / emergency accommodation (night shelters, refuges, hotels/motels, camp sites, boarding houses)</b>	2,337 (12.7%)
<b>People sharing temporarily (includes couch surfing and living in crowded dwellings)<sup>14</sup></b>	15,582 (84.6%)
<b>People living in uninhabitable dwellings (garages, sheds)</b>	Unknown
<b>Total number homeless</b>	<b>18,417 (100%)*</b>
<b>Rate of homelessness per 100,000 population</b>	<b>1,171.8**</b>

**Sources:**

\* <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-plans-strategies/auckland-plan/homes-places/Pages/homelessness-auckland.aspx#:~:text=Numbers%20of%20homeless%20in%20Auckland,15%2C582%20sharing%20temporarily.>

\*\* Rate based on 2018 general population for Auckland Region: 1,571,718, <https://www.stats.govt.nz/tools/2018-census-place-summaries/auckland-region>.

<sup>13</sup> <https://www.stats.govt.nz/infographics/the-state-of-housing-in-aotearoa-new-zealand>

<sup>14</sup> The measure states that crowding occurs where a household needs one or more additional bedrooms to meet the following conditions: no more than two people per bedroom, children aged between five and 18 of different genders should not share a bedroom, single adults aged 18 years or over should have their own bedroom.

<sup>15</sup> <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-plans-strategies/topic-based-plans-strategies/housing-plans/Documents/housing-action-plan.pdf> (p.12)

<sup>16</sup> Stats NZ (2020). Housing in Aotearoa: 2020. Retrieved from [www.stats.govt.nz](http://www.stats.govt.nz). (113)

<sup>17</sup> <https://www.oecd.org/els/family/PH4-2-Social-rental-housing-stock.pdf>

<sup>18</sup> Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development, Retrieved from [Public Housing in Auckland Region – September 2021 \(hud.govt.nz\)](https://www.hud.govt.nz/public-housing-in-auckland-region-september-2021)

## Structural factors affecting homelessness

### Social and affordable housing

It appears to be the case that in New Zealand, there is no agreement on the definition or measure of 'affordable' or 'unaffordable' housing. However, the Auckland Council's Housing Action Plan states that: "For this Action Plan 'affordable housing' is based on the international benchmark that households should not spend more than 30% of gross household income on housing costs".<sup>15</sup>

Housing is fundamental to the wellbeing of individuals, communities, and society, yet there is not enough housing to accommodate a growing population. According to a 2018 report, Auckland has a shortfall of 28,000 dwellings.<sup>16</sup>

The impact of an inadequate supply of affordable and secure housing is especially difficult for the most vulnerable families given that they face an increased risk of financial hardship and homelessness.

- [Table 3](#) shows that social housing stock in the Auckland Region represents 5.6% (more than 30,000 dwellings) of total dwellings, compared with the OECD average of 7%.<sup>17</sup>
- But it is not enough to meet the demand for social housing; in September 2021, there were close to 8,400 households on the wait list for social housing in the Auckland Region.<sup>18</sup>

- And among low-income households renting privately in the Auckland Region, more than three-quarters experienced high housing costs relative to income, placing them in rental stress<sup>19</sup>; this suggests that more than three-in-four disadvantaged households may have struggled to cover the cost of basic needs (food, clothes, medical care); and were potentially at risk of homelessness.

**Table 3. Social and affordable housing measure**

Auckland Region	
<b>Number of social housing rented dwellings (% of total dwellings) (2018)</b>	30,600 (5.6%) <sup>20</sup>
<b>Number of new private rental listings affordable for households on income support</b>	Not available
<b>% of low-income households in rental stress (bottom 40% of income distribution paying more than 30% of disposable income on housing) (2018)</b>	76.3%*

**Note:**

\* Calculation based on 'grouped household income', income bands: \$20,000 or less; \$20,001 to \$30,000; \$30,001 to \$50,000, and weekly rent paid by households. Weekly rent paid by household .xlsx, 2018 Census. Total households with income up to \$50,000 = 55,641, of which 42,477 (76.3%) pay more than 30% income on rent.

**Level of income and poverty**

Table 4 shows the disparity in incomes between average households and those in the lowest income distribution, and the cost of private rent in the Auckland Region. Low levels of income mean greater financial vulnerability for the poorest households, which can make it harder to access affordable housing and consequently, increase the risk of homelessness.<sup>21</sup>

- Private rental housing in the Auckland Region is very expensive even for households on a median income but is completely out of reach for low-income households. With a shortfall of \$135, households in the bottom 20% income distribution do not have adequate income to afford the typical rental in the Auckland Region.
- A lack of income, and financial resources, is what drives poverty. The rate of poverty for children in the Auckland Region (16.4%) was higher than the OECD average (12.8%).<sup>22</sup> Between 2019 and 2020, the number of children living in households with less than 50% of the median disposable income increased by 14,600 children (or 29%) to 65,800 children.<sup>23</sup>
- This indicates the high number of children in Auckland at risk of poor outcomes, including homelessness. Put another way, these children live in households that experience severe financial hardship, where income is not enough to cover basic needs such as housing and food.<sup>24</sup>

**Table 4. Income and poverty measure**

Auckland Region	
<b>Median weekly rent (October 2020)</b>	\$575.00*
<b>Median weekly equivalised disposable household income (2020)</b>	\$874.00**
<b>Median weekly equivalised disposable household income - bottom 20% income distribution (50% of median equivalised disposable household income) (2020)</b>	\$440.00**
<b>Poverty rate – overall (2020)</b>	Not available***
<b>Poverty rate – children (% of children 0-17 yrs in low-income households before housing costs) (2020)</b>	16.4%+

**Sources:**

- \* <https://www.trademe.co.nz/c/property-industry/news/rental-price-index--october-2020>.
- \*\* <https://www.stats.govt.nz/information-releases/household-income-and-housing-cost-statistics-year-ended-june-2020#by-region>, (Table 4: Household equivalised disposable income).
- \*\*\* <https://www.stats.govt.nz/information-releases/household-income-and-housing-cost-statistics-year-ended-june-2020> (Table 2: 12.1% overall for New Zealand; not available by region).
- + Stats NZ, (Table 1.02) a) Percentage of children living in households with Low income: less than 50% median equivalised disposable household income before deducting housing costs (BHC) for the base financial year 2020. Retrieved from [Child poverty statistics: Year ended June 2020 – corrected](https://www.stats.govt.nz/information-releases/child-poverty-statistics-year-ended-june-2020--corrected) | Stats NZ.

19 [https://statisticsnz.shinyapps.io/wellbeingindicators/\\_w\\_a75329e7/?page=indicators&class=Environment&type=Cities%20and%20settlements&indicator=Housing%20affordability](https://statisticsnz.shinyapps.io/wellbeingindicators/_w_a75329e7/?page=indicators&class=Environment&type=Cities%20and%20settlements&indicator=Housing%20affordability)

20 Calculation: 30,600 social housing units as % of total private dwellings: 545,127, Place Summaries | Auckland Region | Stats NZ

21 [https://planning.org.nz/Attachment?Action=Download&Attachment\\_id=5492](https://planning.org.nz/Attachment?Action=Download&Attachment_id=5492) (p.36)

22 [https://www.oecd.org/els/CO\\_2\\_2\\_Child\\_Poverty.pdf](https://www.oecd.org/els/CO_2_2_Child_Poverty.pdf)

23 Stats NZ, (Table 1.02) a) Percentage of children living in households with Low income: less than 50% median equivalised disposable household income before deducting housing costs (BHC) for the base financial year 2020. Retrieved from [Child poverty statistics: Year ended June 2020 – corrected](https://www.stats.govt.nz/information-releases/child-poverty-statistics-year-ended-june-2020--corrected) | Stats NZ.

24 Topic – Children and Young People, available at: <https://www.foundationnorth.org.nz/news-and-reports/reports>

## Family Violence

In Auckland, as is the case for New Zealand overall, women and children experiencing family violence are one of the groups most at risk of homelessness.<sup>25</sup>

In 2020, there were a total of 165,039 occurrences of family violence recorded by police in New Zealand, the majority (114,076 reports or 69%) of which were recorded outside the Auckland Area over 12 months.

- [Table 5](#) shows that almost 51,000 reports (31%) were recorded within the Auckland Area, representing close to 3,000 family violence crimes per 100,000 people; indicating that the scale of the homelessness risk for women and children who experience family violence is sizeable.

**Table 5. Family violence measure**

	Auckland Area <sup>26</sup>
<b>Number of family violence-related crimes – family violence occurrences (2020)</b>	50,963 <sup>27</sup>
<b>Reported family violence crimes per 100,000 population</b>	2,968.3 <sup>28</sup>

**Sources:**

<https://www.police.govt.nz/about-us/statistics-and-publications/data-and-statistics/daily-occurrences-crime>.

<https://www.msd.govt.nz/about-msd-and-our-work/publications-resources/statistics/cyf/findings.html#Downloadthelatestnationalandlocalleveldata3>.

<sup>25</sup> <https://www.aucklandcouncil.govt.nz/plans-projects-policies-reports-bylaws/our-plans-strategies/auckland-plan/homes-places/Pages/homelessness-auckland.aspx>

<sup>26</sup> New Zealand Police, Summary notes from [policedata.nz](https://www.policedata.nz) "Data is provided nationally and grouped by our largest city (Auckland) and the Area outside of Auckland" Retrieved from [Daily Occurrences of Crime and Family Violence Investigations | New Zealand Police](#) Accessed 6/4/22

<sup>27</sup> New Zealand Police Retrieved from [Daily Occurrences of Crime and Family Violence Investigations | New Zealand Police](#) Accessed 6/4/22

<sup>28</sup> Calculation based on 2020 estimated population for Auckland Region of 1,716,900 residents, available at: [Subnational population estimates \(RC, SA2\), by age and sex, at 30 June 1996-2021 \(2021 boundaries\) \(stats.govt.nz\)](#)

# POLICY CONTEXT



## Rough sleeping and homelessness

The New Zealand Government launched the Aotearoa/New Zealand Homelessness Action Plan (2020-2023) in February 2020, a month before the pandemic, with initial funding of \$300 million. It was designed to address a service system that struggled to keep up with demand, and which was most acutely felt in the Auckland Region. In 2017, for example, the 'turn-away rate' among specialist service providers was between 82% and 91%, so that for every 10 people experiencing homelessness and seeking housing support, only one or two people could be accommodated.<sup>29</sup>

It recognises that the lack of affordable housing, and rising rents, combined with low incomes and high costs of living, are driving homelessness numbers.<sup>30</sup> Accordingly, it acknowledges that action to prevent homelessness is urgently needed, along with an increased supply of housing, as well as the provision of support services.<sup>31</sup>

In addition to the plan's longer term aims, the more immediate goals included:

- Increasing Transitional Housing places by 1,005 places in 12 months.
- Providing \$4 million for seven initiatives designed to support, respond to and prevent homelessness.
- Investing in the He Taupua fund to deliver 37 projects (to assist whānau [Māori communities of belonging] who experience homelessness or housing insecurity).
- Piloting a rapid rehousing approach to support individuals and whānau in permanent housing. As of February 2021, of the 342 households engaged in the service, 140 had secured longer-term housing.<sup>32</sup>

Despite the challenges presented by the pandemic, good progress has been made and in the last several months (Sept 2021 to Feb 2022) included:

- An increased number of Sustaining Tenancies places;
- Established a progressive home ownership scheme;
- Ongoing rollout of Housing First; and
- 70 new houses delivered for 158 individuals and whānau.<sup>33</sup>

## Investment in social and affordable housing

Over the past few decades, New Zealand experienced a decline in the stock of social housing. This was accompanied by an insufficient number of new housing dwellings being built.

To address the housing crisis across New Zealand, the 2020 Budget committed funding to build 8,000 additional public and transitional dwellings. Underpinned by its Public Housing Plan 2021-24 (released in January 2021), the New Zealand Government is set to deliver around 18,000 additional dwellings by 2024.<sup>34</sup>

The *Government Policy Statement on Housing and Urban Development* builds on and links to the following national policies which aim to improve housing, urban, and wellbeing outcomes:

- Maihi Ka Ora – The National Māori Housing Strategy 2014- 2025
- The Disability Strategy and Disability Action Plan 2019-2023

29 Data from a sample of community emergency housing providers, collected for A Stocktake of New Zealand's Housing (Johnson, Howden-Chapman & Eaqub; 2018). Cited by and retrieved from <https://www.aucklandshomelesscount.org.nz/wp-content/uploads/2019/10/PiI-FinalReport-Final.pdf>

30 <https://www.hud.govt.nz/our-work/aotearoa-new-zealand-homelessness-action-plan-2020-2023/>

31 <https://www.hud.govt.nz/our-work/aotearoa-new-zealand-homelessness-action-plan-2020-2023/>

32 Government of New Zealand 2021, 'Aotearoa/ New Zealand Homelessness Action Plan - Second six monthly public progress report on the Homelessness Action Plan'. Retrieved from <https://www.hud.govt.nz/assets/Uploads/Documents/Second-six-monthly-public-progress-report-on-the-Homelessness-Action-Plan.pdf>

33 <https://www.hud.govt.nz/our-work/aotearoa-new-zealand-homelessness-action-plan-2020-2023/>

34 <https://www.beehive.govt.nz/release/new-public-housing-plan-announced>

- Government Policy Statement on Land Transport
- Better later life – He Oranga Kaumatua 2019 – 2034<sup>35</sup>

Under the plan, public housing in Auckland is planned to grow from 30,722 in 2018 to 37,623 in 2024, an increase of 23%.<sup>36</sup> After decades of public housing neglect, any commitment to more public housing is vital. However, the estimated housing shortfall of around 40,000 to 55,000 dwellings in Auckland<sup>37</sup> alone suggests that the scale of the response may be inadequate.<sup>38</sup>

## Responding to homelessness and the COVID-19 pandemic

The New Zealand Government acted quickly at the start of the COVID-19 pandemic to move people experiencing rough sleeping and other forms of precarious housing temporarily into hotels and motels across the country. People were offered 12 months in temporary hotel accommodation to provide security and time to secure longer-term housing and ensure that people did not exit back on the streets.<sup>39</sup>

By 16 April 2020, the Ministry of Housing and Urban Development (HUD) increased its temporary *Transitional Housing* program and contracted motels for 1,070 individuals and families across New Zealand.<sup>40</sup> Extra places were also funded for two more programs: *Sustaining Tenancies* (from 1,451 to 2,150 places) and *Rapid Rehousing* (from 170 to 549 places).<sup>41</sup>

Overall, the New Zealand Government effectively ended rough sleeping. Unfortunately, however, it was not the end of homelessness. People placed in temporary hotel/motel accommodation were still homeless and needed permanent affordable housing. Many people, including families, have been in limbo in temporary accommodation beyond the initial 12-month period, which has led to some cramped living conditions.<sup>42</sup> But permanent housing has not kept up with demand, despite initiatives such as the *Public Housing Plan* and the *Homelessness Action Plan*.

The COVID-19 pandemic has revealed the real scale of homelessness, and while the Government's efforts are commendable, it will take a substantial level of investment to provide the necessary housing in the context of a continuing housing crisis and growing inequality.<sup>43</sup> According to one view, in the two years since the start of the pandemic, New Zealand's housing crisis 'has morphed into a housing catastrophe'.<sup>44</sup>

35 New Zealand Government, Ministry of Housing and Urban Development, 'Government Policy Statement on Housing and Urban Development', September 2021 (10) Retrieved from <https://www.hud.govt.nz/our-work/government-policy-statement-on-housing-and-urban-development/>

36 [https://www.hud.govt.nz/our-work/public-housing-plan/#:~:text=The%20Public%20Housing%20Plan%20\(PHP,stable%2C%20affordable%20place%20to%20live](https://www.hud.govt.nz/our-work/public-housing-plan/#:~:text=The%20Public%20Housing%20Plan%20(PHP,stable%2C%20affordable%20place%20to%20live)

37 [https://planning.org.nz/Attachment?Action=Download&Attachment\\_id=5492](https://planning.org.nz/Attachment?Action=Download&Attachment_id=5492), (p.29)

38 <https://www.beehive.govt.nz/sites/default/files/2018-02/A%20Stocktake%20of%20New%20Zealand's%20Housing.pdf>

39 <https://homelessnessnsw.org.au/wp-content/uploads/2021/08/More-than-temporary-Homelessness-NSW-Report-June-2021-FINAL.pdf> (p.11)

40 Office of the Minister of Housing, 2020. Retrieved from <https://www.hud.govt.nz/assets/News-and-Resources/Proactive-Releases/Cabinet-Paper-Immediate-Housing-Response-to-COVID-19.pdf>

41 Government of New Zealand 2021, 'Second six monthly public progress report on the Homelessness Action Plan'. Retrieved from <https://www.hud.govt.nz/assets/Uploads/Documents/Second-six-monthly-public-progress-report-on-the-Homelessness-Action-Plan.pdf>

42 <https://www.reuters.com/world/the-great-reboot/how-new-zealands-much-admired-covid-19-response-helped-fuel-housing-crisis-2021-04-16/>

43 <https://www.reuters.com/world/the-great-reboot/how-new-zealands-much-admired-covid-19-response-helped-fuel-housing-crisis-2021-04-16/>

44 <https://www.theguardian.com/world/2022/feb/19/new-zealands-homeless-have-been-moved-off-the-streets-but-the-crisis-endures>