

# Social and Affordable Housing in Thames-Coromandel District

## Report

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## **ACKNOWLEDGEMENTS**

**The researchers would like to thank all those who supported this research and assisted us in its completion who unfortunately cannot be named here. In particular, the people of Thames-Coromandel who shared their stories with us.**

## ***Executive Summary***

### **Background and Method to the Report**

The purpose of this research was to investigate the social and affordable housing needs in the Thames-Coromandel District, through the collation and analysis of the district's demographics. The report aimed to inform funding and policy decision makers in the area of local government and/or community housing in the Thames-Coromandel District. It focuses predominantly on two wards that have been identified by local community organisations as potentially having the most need – Coromandel-Colville and Mercury Bay.

There were three research phases for the development of the report. The initial phase consisted of collecting relevant material concerning social and affordable housing in New Zealand as well as regional demographic information sourced from the Thames Coromandel Community Profile that was created using 2013 Census Data obtained from Statistics New Zealand (available at <http://profile.idnz.co.nz/thames-coromandel/home>). The second phase of the research consisted of an analysis of this sourced material, in order to assess the need for additional social and affordable housing. The third phase involved interviewing five local residents and two people who worked at local community services whose situations were used as case studies in order to provide first-hand accounts of residents' experiences of housing in the district.

The project received ethical approval from Wintec's Human Ethics in Research Committee.

### **Conclusions and Recommendations**

Overall, there is a need for social and affordable housing in the Thames-Coromandel District. Decreasing home ownership and a shift towards fewer state-owned houses and a lack of quality affordable housing is a concern. Further, increasing rental costs of privately owned accommodation, as well as a decline in owner-occupation makes the private provision of affordable housing unsustainable in providing a stable rental market for local residents. A report prepared by SGS Economics and Planning Research (2012) identifies the Community Sector as a possible provider of affordable social rental accommodation that can also provide sustainability.

The sustainable provision of social and affordable housing is particularly important for vulnerable groups in the Thames-Coromandel District. Such groups include the elderly, people with disabilities and those people on a low income. Of particular relevance to the district is the high proportion of elderly people. Many elderly people also identify as having one or more disabilities and so it is the finding of this report that this group is the most in need of social and affordable housing. The needs of disabled people have also been identified by the Thames-Coromandel District Council as being a high priority for the council's social development planning.

This report suggests that the most appropriate form of new housing for those people who are elderly and/or have a disability could include:

- Smaller one or two bedroom houses,
- A high level of insulation,
- Street level entrance, with wider pathways and hallways, and hand rails and
- Location within easy reach of important facilities and public transportation.

Additionally, this report identifies affordable housing for kaum tua as an increasing need. More M ori people are re-entering the district and this will place increasing demands on kaum tua in relation to marae and wh nau responsibilities. As such, these people will need further support, particularly as many of them are likely to be elderly, earning a low income and potentially have some form of disability.

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## *Introduction*



**Figure 1: Thames-Coromandel Region. Adapted from GIS maps obtained from [www.tcdc.govt.nz](http://www.tcdc.govt.nz)**

With an overall population of 27, 100 people (Statistics New Zealand, 2013), the Thames-Coromandel District consists of over 50 diverse settlements. Due to this diversity, the area is divided into four wards. Each ward has its own community board and district councillors (Thames-Coromandel District Council, n.d.). Coromandel-Colville and Mercury Bay are two such wards and are the two wards furthest away from the peninsula's base (see Figure 1). While each ward consists of a number of small towns, the largest in Coromandel-Colville and Mercury Bay are Coromandel Town and Whitianga respectively. Each township differs in its demographic make-up and history, and so constitute two very different communities. In this section we outline key demographics for the Thames-Coromandel district overall, before discussing key features of each ward.

## *Housing figures for Thames-Coromandel District*

### **Social housing**

Community groups such as Poverty Action Waikato (Black and Cox, 2012) have reported an overall lack of social and affordable housing in the Thames-Coromandel District. Key features of the local rental housing market discussed in this section include:

- an increase in the number of privately-owned rental properties with a corresponding decrease in the amount of Housing New Zealand properties,
- an increase in rents that represent an increasing proportion of household income,
- a decrease in the quality of rental properties and
- a relatively transient housing market characterised by out-of-town owners and absentee landlords.

The number of rental properties in the district owned by private renters has been steadily increasing over the past decade, while the number of houses owned by Housing New Zealand Corporation, local authority or other state landlords, are all steadily declining – as is represented by Table 1 below, which shows figures for 1996, 2001 and 2006.

Year	SECTOR OF LANDLORD			
	Private Person or Business	Housing New Zealand Corporation	Local Authority or City Council	Other State Landlord
1996	82.5	11.5	2.7	3.2
2001	86.4	8.8	2.5	2.5
2006	89.9	7.3	0.8	2.1

**Table 1: Ownership of rental accommodation (as a percentage) in the Thames-Coromandel District (Statistics New Zealand, 2006).**

This decline has continued to the present day, where currently there is no social housing provided by the local council in the Thames-Coromandel District (ibid. 2012). There are two Housing New Zealand houses and 14 pensioner flats owned by the Coromandel Independent Living Trust (Coromandel Independent Living Trust, personal communication, 26 July, 2013).



Council	Population	No. of Units
Hamilton City	145,600	395
Hauraki DC	17,190	57
Matamata Piako	30,483	109
Otorohanga	9,516	29
Ruapehu	13,569	57
South Waikato	22,641	79
Thames-Coromandel	26,000	0
Waikato	58,459	34
Waipa	40,000	126
Waitomo	9,441	20

**Table 2: Summary of Social Housing units provision by Territorial Authorities in the Waikato Region (Black & Cox, 2012, p.27)**

However, it is important to note that the Thames-Coromandel District Council does provide social development support for local organisations – particularly in the housing sector. For example, they lease council land for the community provided pensioner housing and can act as guarantor to build new units in Coromandel (Thames-Coromandel District Council, personal communication, 7 October, 2013).

Given that there are only two Housing New Zealand houses in a district that has a population of over 25, 000, there is a significant need for affordable social housing. While exact waiting list information for Housing New Zealand houses in the district is unclear, Table 3 below shows waiting list information for the greater Waikato Region.

Housing New Zealand Waiting List		
Priority	July 2013	August 2013
Priority Eligible A	114	90
Priority Eligible B	106	108

Priority Eligible A - all applicants whose housing need is assessed as being "at risk" - households with a severe and persistent housing need that must be addressed immediately.  
Priority Eligible B - all applicants whose housing need is assessed as being "serious" - households with a significant and persistent need.

**Table 3: Housing New Zealand Waiting List information for Waikato Region taken from [www.hnzc.co.nz](http://www.hnzc.co.nz).**

It is also of note that the number of applicants on the waiting list categorised as Priority Eligible B (which is still considered of "serious need") has slightly increased, at least in the short term.

### **Home ownership and rent**

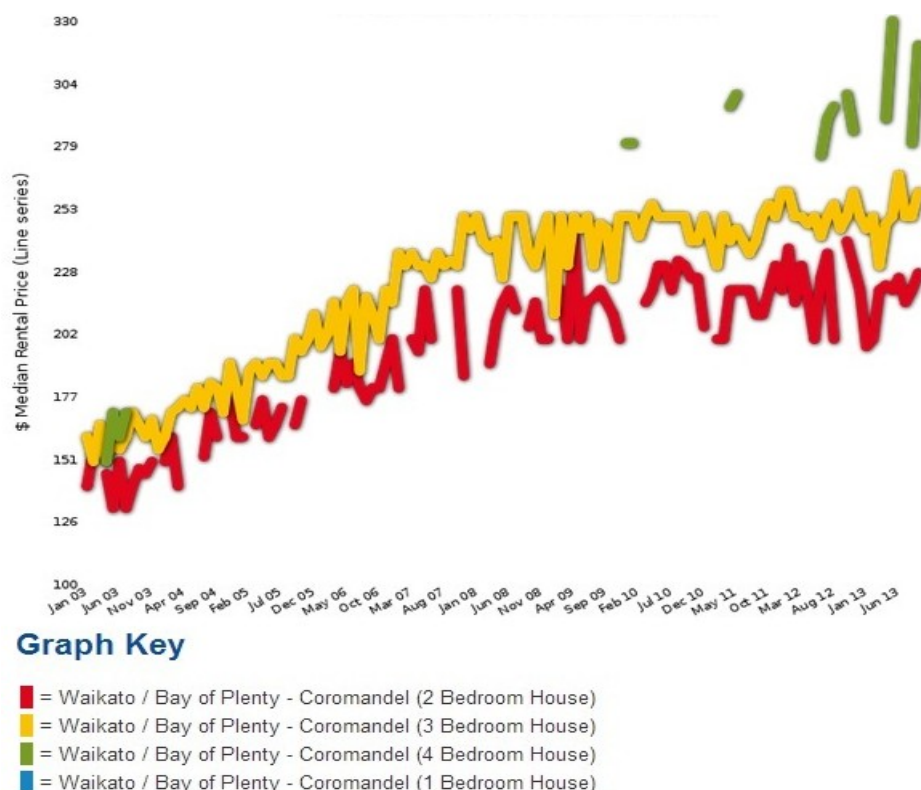
2013 Census figures [See Table 4 below] indicate housing ownership is much higher in the Thames-Coromandel district than it is in the Waikato region (39.1% vs. 25.9%); while the amount of people with mortgages is slightly lower (22.6% vs. 30.6%). Accordingly there are fewer people renting in the Thames-Coromandel district when compared to the Waikato region (24.3 vs. 29.7). Figures indicate 2.3% of the district's population are in social housing.

<b>Tenure type</b>	<b>Number</b>	<b>%</b>	<b>Waikato Region %</b>
Mortgage	2,595	22.6	30.6
Fully owned	4,503	39.1	25.9
Renting	2,799	24.3	29.7
▪ Renting - Social housing	261	2.3	3.4
▪ Renting - Private	2,388	20.8	24.2
▪ Renting - Unknown sector	150	1.3	2.1
Other tenure type	966	8.4	7.6
Not stated / included	639	5.6	6.3
Total	11,502	100.0	100.0

**Table 4: 2013 Census figures for housing tenures in the Thames-Coromandel district (Statistics New Zealand, 2013).**

### **Rental prices in Coromandel Township and Thames-Coromandel district**

Figure 2 graphs the median rental prices for private rental properties in the Coromandel Township and indicates an increase in weekly rental prices. It is important to note that the more broken or erratic the graph line, the less availability of houses of that type. For example, there are no one-bedroom houses rented in Coromandel Township, very few four-bedroom houses in Coromandel rented, and the most common house rental is a three-bedroom house. These figures have limitations however, as rental payments are not comparable over time because of the influences of economic change such as inflation.



**Figure 2. Median rental prices of private rental accommodation for one - four bedroom houses in Coromandel Township (www.landlords.co.nz).**

Table 5 illustrates weekly rental payments across the Thames-Coromandel district in comparison to the Waikato region from the 2013 Census. Almost half (48.4%) of the district's rental housing is priced between \$200 and \$299 per week, compared to 33.8% for the Waikato region.

Weekly rental amount	Number	%	Waikato Region %
< \$50	39	1.4	1.1
\$50 - \$99	174	6.2	7.3
\$100 - \$149	261	9.3	9.7
\$150 - \$199	429	15.3	13.9
\$200 - \$249	618	22.1	15.4
\$250 - \$299	735	26.3	18.4
\$300 - \$349	315	11.3	15.7
\$350 - \$399	84	3.0	7.6
\$400 - \$449	21	0.8	3.8
\$450 - \$499	6	0.2	1.8
\$500+	15	0.5	1.7
Not stated	99	3.5	3.7
Total households renting	2,796	100.0	100.0

**Table 5: Comparison of weekly rental payments in the Thames-Coromandel district to the Waikato region (Statistics New Zealand, 2013).**

The housing rental quartiles [distribution of rental payments in Thames-Coromandel District relative to New Zealand] indicate 31.3% of rental payments are in the lowest group compared to 31.1% of the Waikato region, and 46.3% are in the medium lowest quartile, compared to 32.8% of the Waikato region. The highest two groups make up 22.5% of the Thames-Coromandel district, while in the Waikato region they make up 36.1%. Almost half the region's rental costs in the second quartile [\$192 to \$288 per week] compared to 25%, and 2.8% in the top quartile [\$379 and over] compared to 25% nationally indicates the region's rent is much lower than the national average. 31.3% in the lowest quartile compared to 25% nationally is probably a reflection of only 26.4% of the region's population living in homes with zero, one, or two bedrooms.

While rental prices may seem relatively low when compared to the national median, a significant number of Thames-Coromandel households earn less than \$40,000 (as will be discussed later). Thus, a significant amount of weekly income would go towards rent for those people. In other words, the proportion of household income being spent on rent is high. While exact figures for the District are difficult to locate, Table 6 below shows the New Zealand average for 2008 and 2011.

Housing costs for people who do not own their own dwelling	2008/2009	2010/2011
More than 30% of income	33.8%	39.1%
More than 40% of income	19.9%	22.9%

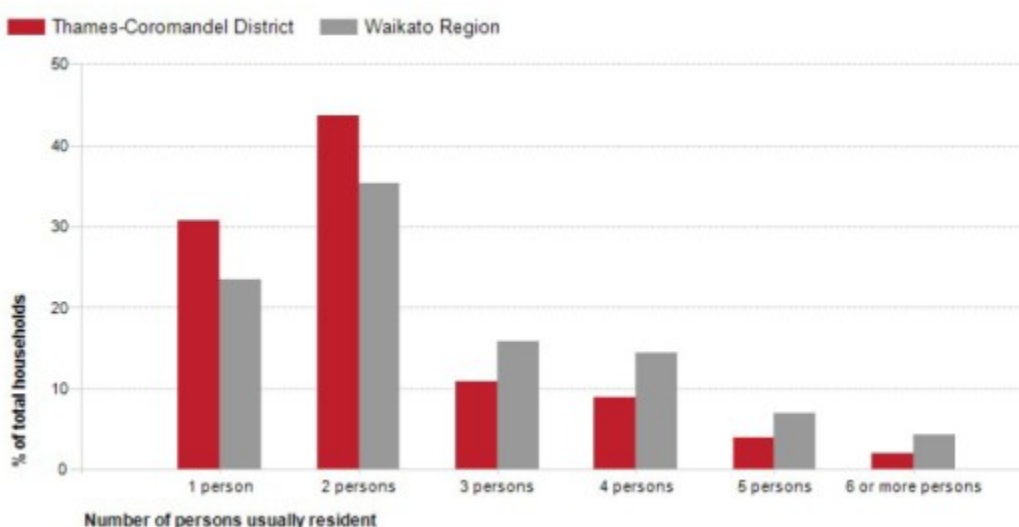
**Table 6: Changes in the proportion of people spending more on housing costs in New Zealand (Black & Cox, 2012, p.18)**

The 2013 Census indicates 41.9% of the Thames-Coromandel population annually earn between \$30,000 and \$40,000. Using the figure above of 48.4% of the region's population paying between \$200 and \$300 dollars a week, under the assumption that many of this demographic will be renting homes; using the median between these figures [\$35,000 and \$250 x 52 weeks] indicates that **37.1%** of income will be spend on rent for this demographic.

Overall, housing costs for low to middle-income households have risen as a proportion of household income (Perry, 2012). This trend towards a higher percentage of income being spent on rental accommodation is concerning, particularly given household incomes have remained relatively static (Statistics New Zealand, 2013).

### **Households and family types**

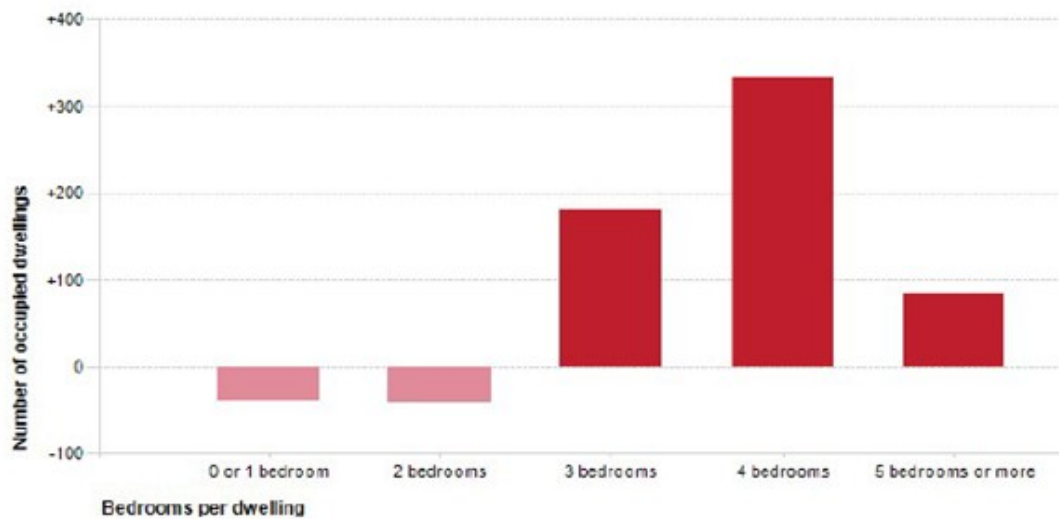
The most apparent trend in the Thames-Coromandel district in terms of household types is sole person households, which has increased by 2.9%, now making up 30.7% of the population. Other major changes in the district include a reduction in couples with dependent children of 3.2%, while couples without children increased by 1.2, now making up 32.1% of the population. One to two person households make up 74.3% of the Thames-Coromandel region, which is higher than Waikato region average [58.7%]. Three or four person households make up 19.8% of the population, lower than the regional average [31.1%] (Statistics New Zealand, 2013). Figure 3 shows a comparison of people per house compared to the Waikato region.



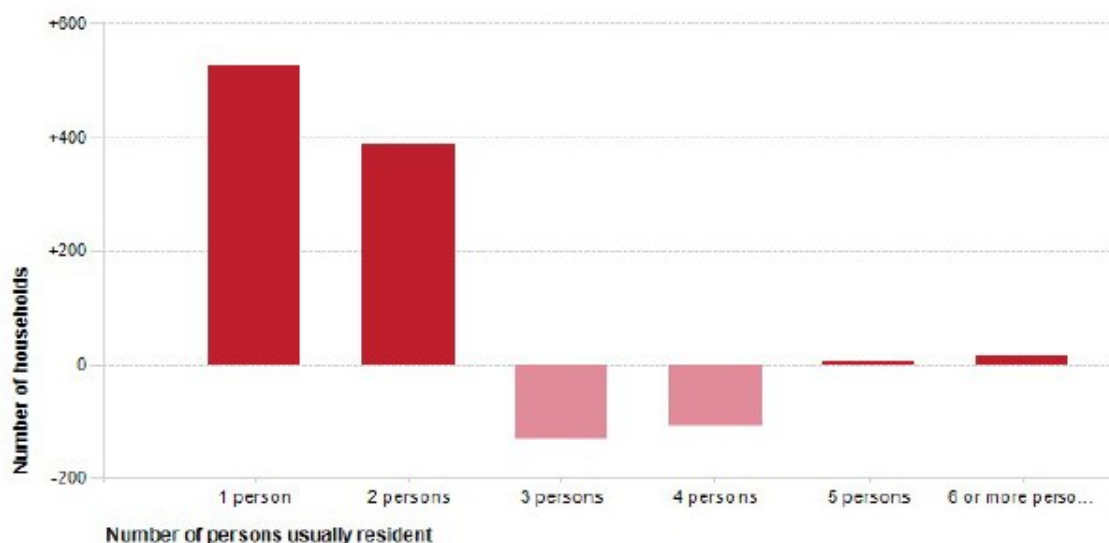
**Figure 3: A comparison of people per household in 2013 between Thames Coromandel district and the Waikato region (Statistics New Zealand, 2013)**

Despite the large rise in single person households in comparison to the other groups, there has been little construction of new one or two bedroom homes. The number of one and two bedroom homes occupied in the Thames-Coromandel region has actually reduced, while the number of three and four bedroom dwellings has increased. Sixty three percent of the Thames-Coromandel

district lives in three or four bedroom homes. This is a surprising figure, due the fact three and four person households has reduced, while one and two person households have increased. This could indicate that the quality of small homes is worse than the quality of larger homes, or that couples who plan to have children in the future are moving into these larger homes. This could be one indication why the median rental prices in the district have increased since the last Census, as larger homes are more expensive to rent.



**Figure 4: Changes in number of bedrooms per occupied dwellings in 2013 since 2006 (Statistics New Zealand, 2013)**



**Figure 5: Changes in people per household between 2006 and 2013**

(Statistics New Zealand, 2013)

### ***Housing quality & short-term leasing***

Local residents have expressed concern for rental price increases, as the quality of housing in the district is not at a reasonable standard, as reflected in participants from Coromandel Town interviewed by Black and Cox (2012):

Housing is a huge problem. There are not a lot of places to rent and so the rents are high. Some rental properties are in really poor condition but people here do not have other options. They are not worth the money that you have to pay (p. 19).

The district is a popular place for out of district people to purchase second or vacation homes. At the time of the 2013 Census, 12,000 (49.4%) private dwellings were occupied and 12,087 (49.8%) were not. This is in comparison to national figures, where the percentages are 88.9% and 10.5% respectively (Statistics New Zealand, 2013). As a result, much of the building of the housing built in this region was originally with vacations in mind, rather than long-term residences. Consequently, a majority of housing is poorly insulated and maintained. As such, many rental properties are viewed as unsuitable for longer-term tenancy due to damp, mold and cold (Black & Cox, 2012).

The rental housing market is still viewed as transient to some degree, as many rentals are seasonal. Homeowners frequently lease out their accommodation during the winter months, only to require tenants to leave during the summer-holiday peak season. This has resulted in a rental market that is frequently associated with unsecured, short-term tenancies (Black & Cox, 2012).

### ***Vulnerable Groups in the Thames-Coromandel District***

Information contained in the previous section is of particular interest to the present report, as there are proportionately high percentages of vulnerable populations who live in the Thames-Coromandel District. Such groups may find employment difficult to secure or maintain for a range of reasons. For example those with disabilities may have difficulty finding suitable long-term employment, or if they are employed, may have increased costs relating to their disability (e.g. medical costs) (Batavia & Beaulaurier, 2001). Other vulnerable groups include people who

are in low-income households, people who are Māori, people with disabilities and the elderly.

### **Māori people**

Due to its diverse nature, Thames-Coromandel is home to a number of iwi -approximately 12 in total (Te Puni Kokiri, n.d.). 16.6 percent of people in Thames-Coromandel District define themselves as Māori compared with 14.9 percent for all of New Zealand. The median income for Māori people living in the district was \$19, 800, compared with \$22, 500 for Māori people nationally (Statistics New Zealand, 2013). While regional statistics for levels of home ownership amongst Māori people in the area are difficult to find, at a national level home ownership rates for Māori are lower than for other ethnic groups and have been gradually decreasing since the 1950s (Waldegrave, King, Walker, & Fitzgerald, 2006).

In their research conducted for the Centre for Housing Research, Waldegrave and colleagues (2006) found that key issues related to national housing conditions for Māori people included overcrowding, substandard housing causing health risks, and inadequate heating. In Thames-Coromandel, given the low median income, coupled with the rising housing costs being experienced nationally, Māori people find it difficult to obtain financing in order to meet their aspirations for home ownership (similar to Pākehā aspirations to do the same). Māori people are also over-represented in household overcrowding statistics, a measure that shows the proportion of the Thames-Coromandel population living in crowded housing (i.e. requiring one or more additional bedrooms, as defined by the Canadian Crowding Index) at 17.6% - as compared to 3.7% of Pākehā, and behind only Asian peoples at 18.4% (Ministry of Social Development, 2009).

As a result of these issues, the number of Māori people who are over 65 years of age requiring rental accommodation is expected to continue to increase. The number of Māori people over 65 years of age is projected to increase three-fold from 20,000 in 2001 to 57,000 in 2021. It is estimated that in 2021, one third of Māori people over 65 years of age will require rental housing (Housing New Zealand Corporation, 2008).

Further, in discussions with community organisations such as Coromandel Independent Living Trust and Poverty Action Waikato, there has been a perceived increase in the number of Māori



people moving back to their tribal areas within the district. This trend has resulted in some Māori families taking extreme measures for housing in the district, as was reported by a Coromandel participant in Black and Cox (2012):

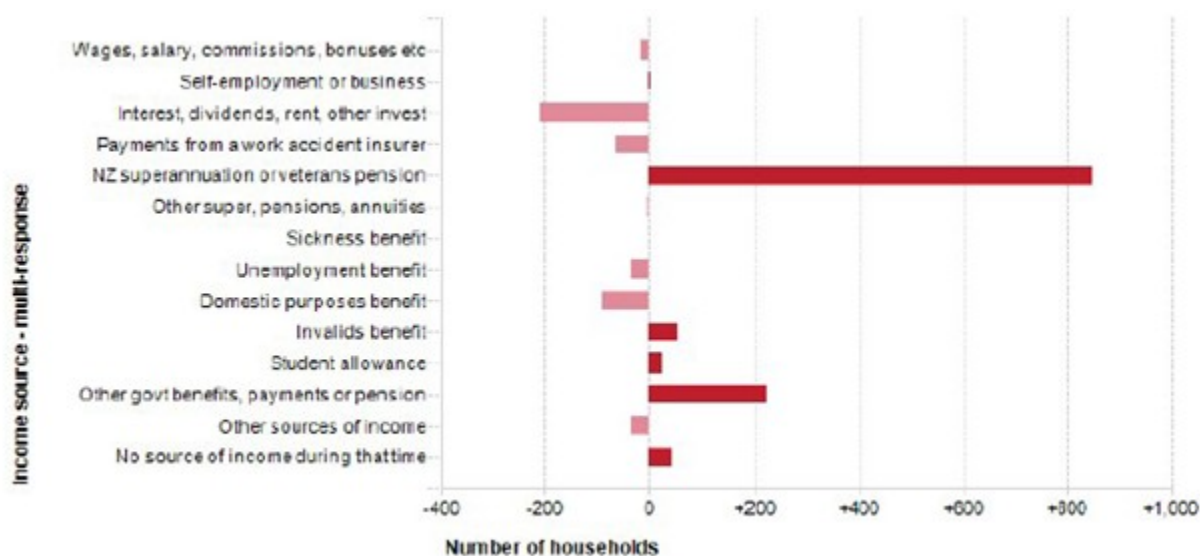
Some Māori families, because of the lack of affordable rental accommodation, have gone to their land and now live in shacks, with eight children in one bedroom and a long drop as their only toilet, no running water or electricity (p. 16).

It is also important to note that there is currently no kaumātua housing in the district based at a marae (Coromandel Independent Living Trust, personal communication, 26 July, 2013). Coromandel Independent Living Trust's pensioner flats have gone some way to addressing the needs of kaumātua, the Trust perceives the current need to be housing for younger Māori people with children and/or a disability.

#### **Aged persons**

While New Zealand as a nation has an increasingly aged population that will continue to place high demands on social services (Saville-Smith, James, Warren & Coleman, 2009), the Thames-Coromandel District has an even higher proportion of elderly. In the 2013 Census, 36.1% identified themselves as being over 60 years of age, as compared to 19.8% nationally. In the 2006 this figure was 28.7% for Thames-Coromandel and 16.7% nationally (Statistics New Zealand, 2013). Whitianga community groups have mentioned that the actual percentage may be much higher. Some have even noted that the actual figure may be closer to 60% (Age Concern, personal communication, 21 September, 2013; Grey Power, personal communication 21 September, 2013).

Thames-Coromandel's population is characterised by an aging population that is significantly increasing compared to the rest of New Zealand. This is made even more apparent by the number of people on superannuation or veterans' pensions, which makes up 36.3% of the district's population's income, compared to 23.7% of the Waikato region. This compares to the figures of 30.8% and 20.9% in 2006 respectively. The growth of people on superannuation/pensions compared to other sources of income is exemplified in the following graph.



**Figure 6: Changes to sources of household income between 2006 and 2013 in the Thames-Coromandel region**

Aging populations and the decrease of home ownership are problematic for the future health and poverty levels of coming generations of New Zealand's elderly in New Zealand. The combination of decreasing levels of home ownership and lack of social housing will greatly impact upon the elderly as a particularly vulnerable group through the lack of quality and relative unaffordability of rental accommodation (Salville-Smith & Fraser, 2007).

Further, given their advanced years (coupled with a trend towards increasing numbers of elderly people not having driver's licenses), the elderly rely heavily on health care services and public transportation (ibid., 2009). This combined with the geographic barriers that the Thames-Coromandel District can create (i.e. the rural nature of the district and scattered population) means that housing for the elderly not only needs to be of a reasonable quality, but also needs to be centralised and within easy reach of essential services such as hospitals and public transportation.

### **People with Disabilities**

In the 2006 Census 17% of New Zealanders identified themselves as having a disability (Statistics New Zealand, 2006).<sup>1</sup> Table 7 below shows the percentage of people in various age

<sup>1</sup> At the time of writing the results of the 2013 New Zealand Disability Survey had not yet been released.

brackets that identify as having a disability in New Zealand.

Reported Disability by Age group (years)			
0-14	15-44	45-64	65+
10%	9%	20%	45%

**Table 7. Percentage of people in each age bracket with disabilities in New Zealand taken from Statistics New Zealand (2006)**

Exact figures for the number of people with disabilities in the Thames-Coromandel District are difficult to find. The prevalence of people with disabilities is difficult to measure nationally, let alone within a district, but with 21% of Thames-Coromandel residents being over 65 years of age, it is likely that a high number of these people will also have some form of disability. Additionally, 16.2% of people in the Thames-Coromandel District reported ‘Looking after a disabled household member’ or ‘Looking after ill or disabled other person’ as part of unpaid activities in the region. This is compared with 14.5% nationally (Statistics New Zealand, 2013).

Of the people self-identifying as having a disability, 60% have more than one disability, 65% have a physical disability of some kind, and 33% require some sort of special equipment (Saville-Smith & Fraser, 2007). Centre for Housing Research states that any housing that is provided for those people with disabilities needs to be adaptable and be able to cater for a wide variety of situations. They identified ramp access, street level entrances (or where this was not possible, wider front steps), and wider pathways and hallways, as being key features required for housing for disabled people. This research also emphasized the importance of adequate heating and/or insulation, as cold temperatures can exacerbate existing conditions, leading to more hospital visits and the potential for further health complications (ibid., 2007).

***Social Deprivation Index***

The Social Deprivation Index is used in the measurement and interpretation of socioeconomic status of communities for a wide variety of contexts such as needs assessment, resource allocation, research and advocacy. The Social Deprivation Index (SDI) combines nine variables

from the Census and provides a deprivation score for various geographical areas, as identified by Statistics New Zealand (Salmond, Crampton & Atkinson, 2007). These variables include:

- car and telephone access
- receipt of means-tested benefits
- unemployment
- household income
- sole parenting
- educational qualifications
- home ownership and
- home living space.

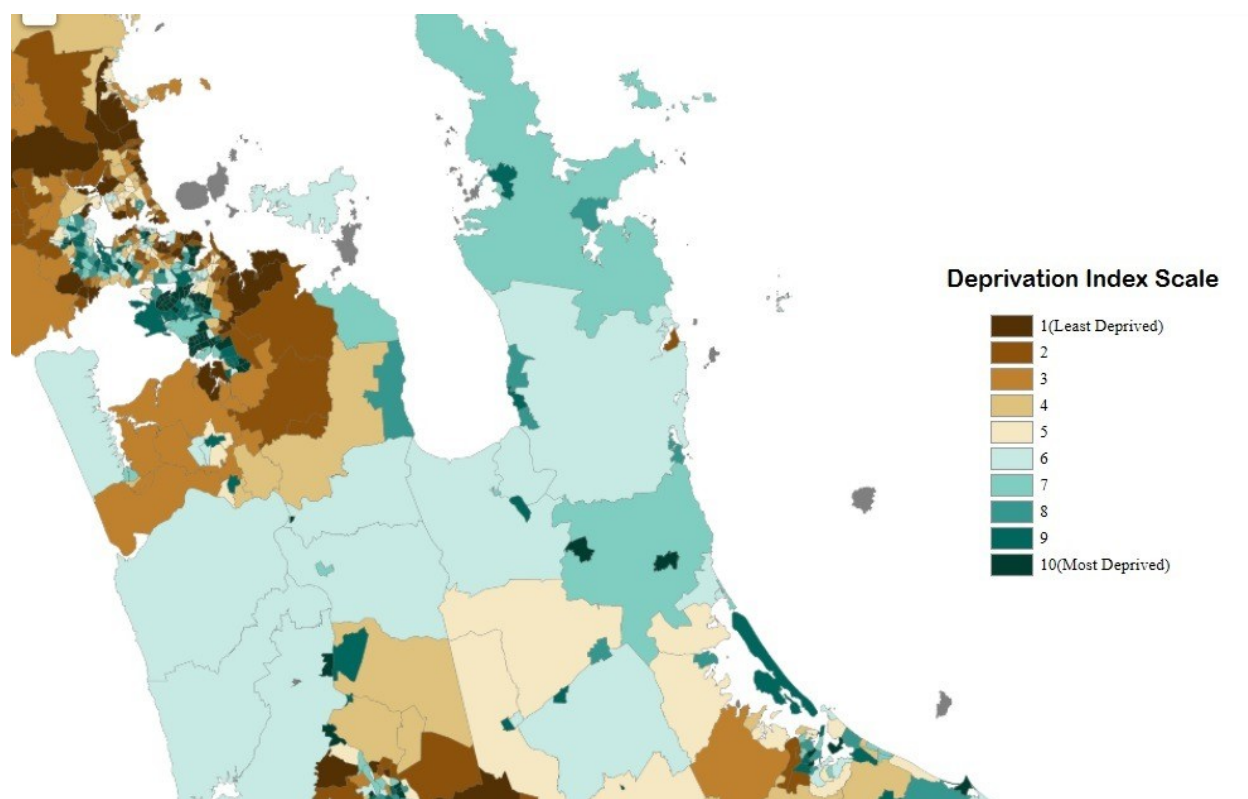
This social deprivation index is used by a range of different service providers in order to calculate the provision of services to residents (e.g. primary health care) (ibid., 2007). Figure 7 shows the SDI for 2013 for Waikato regions and surrounding regions, while Table 8 shows deprivation across the Thames-Coromandel district.

For the purpose of comparison, the Social Deprivation Index is presented as a scale, ranking small areas from the least deprived to the most deprived. The mean is 1000 index points and the higher the number the greater the deprivation.

Area	Index
Coromandel-Colville Community Board	1059.86
Coromandel	1059.14
Thames Coast	1031.73
Whangamata	1028.66
Whangamata Community Board	1025.60
Thames	1025.23
Thames Community Board	1020.60
Whitianga	1020.54
<b>Thames-Coromandel District</b>	<b>1014.15</b>
Tairua	996.31
Mercury Bay Community Board	993.13
Tairua- Pauanui Community Board	972.17
Pauanui	923.33

**Table 8: Social Deprivation Index 2013 for the Thames-Coromandel district**

The Thames-Coromandel district has an index score of 1014.15, meaning the district is more deprived than the national mean of 1000 index points. Wellington City, as a basis for comparison, is 953.8 index points.

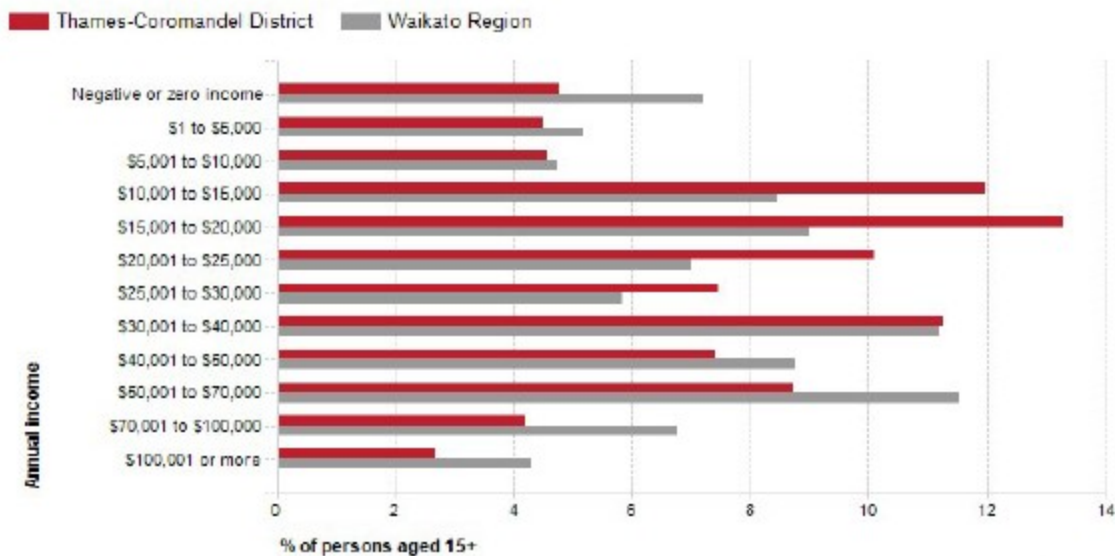


**Figure 7: Social Deprivation Index 2006 for the Waikato regions and surrounding areas (NZ Herald, 2013)**

As indicated in Figure 7, the Thames-Coromandel region consists of mostly land areas deemed as a six or seven on the 2013 SDI, and some smaller areas are eight or nine. This indicates that the region is more deprived than many of the surrounding areas.

### **People with Low Incomes**

The following graph shows individual incomes of the Thames-Coromandel district compared to the Waikato region. The two most common income brackets in the district are \$10, 001 - \$15, 000 (12%) and \$15, 001 - \$20, 000 (13.3%).



**Figure 8: Annual individual income 2013 of Thames-Coromandel district compared to the Waikato region (Statistics New Zealand, 2013)**

In terms of household income, only 49.2% of the population earned over \$50,001, compared to 64.2% of the Waikato region.

### ***Part-time employment***

The Thames-Coromandel District also has a higher percentage of residents in part-time employment, a figure that has increased since the 2006 Census. This could be the result of the employment market in the region being more geared towards this seasonal, part-time work. Current trends seem to indicate that part-time work and no employment are increasing in the area, while full-time employment is decreasing. However further research would be needed to confirm this.

Thames-Coromandel District	2013			2006			Change
Employment status	Number	%	New Zealand %	Number	%	New Zealand %	2006 to 2013
Employed	11,475	94.2	92.9	12,153	96.2	94.9	-678
Employed full-time	7,923	65.0	71.5	8,772	69.5	73.2	-849
Employed part-time	3,552	29.2	21.4	3,381	26.8	21.7	+171
Unemployed	705	5.8	7.1	477	3.8	5.1	+228
<b>Total labour force</b>	<b>12,180</b>	<b>100.0</b>	<b>100.0</b>	<b>12,630</b>	<b>100.0</b>	<b>100.0</b>	<b>-450</b>

**Table 9. Employment status: A 2006 and 2013 comparison of employment statuses in the Thames-Coromandel Region and the rest of New Zealand (Statistics New Zealand, 2013).**

### ***Single Parent Families***

Also of interest when planning for the housing needs of a district are single parent families. Table 10 below shows relevant statistics for the Thames-Coromandel District.

Family by type	Waikato	
	%	Region %
Couples with children	27.6	39.3
One parent families	14.6	18.6
Couple without children	57.8	42.1

**Table 10: Family Types in Thames-Coromandel District and New Zealand (Statistics New Zealand, 2013)**

Table 10 shows that there are relatively fewer couples with a child/children and one parent families with a child/children compared to families that consist of a couple without children. This is to be expected given the high numbers of elderly people in the district. However, it is important to note that just because there are relatively fewer numbers of one parent or couples with a child or children, this does not mean that there is not a need for housing for these people. This is particularly the case given the importance of adequate housing in the general health of young people (James & Saville-Smith, 2010).

### ***Personal stories***

Five local residents and two people working at a local community organisation were interviewed

about their situations and experiences in relation to housing in the Thames-Coromandel District. The residents were people known to local community organisations due to their need for housing. All of the local residents were on a variety of waiting lists for affordable, long-term rental accommodation. Each person expressed concerns that there is currently not enough socially affordable housing. Other barriers to housing included the lack of quality as many houses are not adequately insulated and are often too small for their needs. Another barrier commonly identified was the cost of rent in their current accommodation meant that they could not improve their situation, despite living in sub-standard houses in overcrowded conditions.

All of the participants were either experiencing some form of mental health issue or knew of someone with housing needs who also has a mental health issue. These issues included schizophrenia, clinical depression, and severe anxiety. Further to the discussion in the earlier section regarding vulnerable populations, this meant there were often additional barriers to housing. People with mental health issues are not always able to live with other people or those they do share accommodation with, for example flatmates, have to be chosen carefully. Flatmates need to be understanding of the issues faced by those with a mental health issue and how that can impact on domestic environments. Community organisations also feel that while the tight-knit nature of towns in the district is a strength, an unfortunate consequence is that stigma concerning a particular person with a particular mental health issue can become quite strong and detrimental in certain circumstances. For example this can negatively affect their ability to find accommodation, as word of mouth is important when it comes to locating housing opportunities.

Further, with the addition of mental health issues participants also expressed the additional anxiety that can further affect their ability to apply for housing. It can also affect an individual's ability to discuss issues with landlords. Participants were frequently living in low-quality housing and living in such buildings could result in physical, as well as mental, health issues. One participant in particular is currently living in a house with bare wooden floors, no insulation (instead there was netting and black paper covering the inside of the ceiling), and no power. The participant was living there in a three bedroom house accommodating eight people including two infant children. They have no running water and in summer they would wash their clothes in the river.

Another participant lives with two other people in a three bedroom house with no running water in the house. There is a water tank outside for water that is taken into the house in a bucket to use. The house has no indoor toilet and instead there is a long-drop. It has no heating or insulation and power is provided by a diesel generator. However due to financial difficulties the



participant was rarely able to afford fuel. This accommodation costs \$200 per week.

Being a close knit rural community also means that the local people are quite stoic and often downplay their situations. This stoicism means that need is often downplayed unless specifically mentioned by an ‘outsider’. This is illustrated in a participant’s discussion of her situation when asked about the affordability of her current low quality housing and whether this has affected her mental health:

Participant: I don’t mind paying that amount but then I’ve got not much left to get any food or something.

Interviewer: So most of your money would be going in rent. Wow, it’s tough isn’t it?

Participant: Yeah, but we cope. Sad but we cope. I’m just happy I’ve still got a roof and food in the cupboard, that’s all.

Interviewer: Have there been any impacts on your own health or anybody that lives with you?

Participant: If I stress about it there would be. But I kind of not worry about it. I think I’ve got a roof. I’ve got food. But if it did, then, because I’m a schitz [has schizophrenia], I’ve never been to Henry Bennett [a mental health facility at Waikato Hospital] or anything but yeah...

Interviewer: So it hasn’t had an impact on your mental health as yet?

Participant: No, only because I don’t worry. You know, wake up tomorrow, I’m happy.

This stoicism is further illustrated by the participant’s discussion of ‘food in the cupboard’. This is not often an adequate amount as most of local residents’ money goes to accommodation and so the food is often not a healthy amount or it is obtained from local social services.

Yeah. I’ve got a friend, she’s got her own place just up here but she’s only got enough money to get either a bread or a milk. Thank goodness for Foodbank.

Those in need also find it difficult when attempting to access social housing and other social services for financial support. For example, due to many rural Work and Income NZ offices being closed due to safety concerns regarding staff, the nearest office for those in the Thames-Coromandel District is in Hamilton. The cost of traveling to attend appointments adds additional expenses to their low income and people cannot always afford the petrol money to attend appointments or have access to adequate transport. All the participants were on waiting lists for accommodation or financial support in order to obtain accommodation. In the excerpt below, a

staff member from a community organisation discusses a client that they know and how he was viewed as a low priority due to not wanting to move to other towns where accommodation might be more accessible. The participant has clinical depression and suffers with anxiety. He currently lives near his elderly mother, who has Alzheimer's and is in a rest home. The pair rely on each other for physical and emotional support. Both mother and son had moved between a variety of housing situations due to each of their health needs as well as the need to live close by in order to continue this vital whanau support. This whanau support was identified as being extremely important for those with a disability. In the quote below, a community service employee discusses a client with a disability who is currently on a waiting list for a Ministry of Social Development (MSD) Income Rent Related Subsidy (IRRS) accessed through Work and Income. The client she is discussing had recently been classified by Work and Income as a low priority.

I think also that [Work and Income] were saying that they can't be too desperate if they're not willing to move to Waihi or to Thames...which is crazy. Leave your friends, your town, your life. For a house...and why would anyone want to leave their area, where you have a life and family? So that's why he's on the two year waiting list. Because they felt he's not urgent because he's not prepared to move to Waihi or Te Aroha.

This illustrates that often housing is one part of an interconnected series of issues that when combined makes it difficult for those in need, and particularly those in vulnerable groups, to access services. What is needed is stable, reliable, and healthy living conditions. Poor housing conditions have been shown to exacerbate other issues, including physical disabilities and mental health issues (Keall, Baker, Howden-Chapman, Cunningham & Ormandy, 2010). In this instance, given that his mother is both elderly and unwell, the client they are discussing is in urgent need of housing.

### ***Section conclusions***

In summary, Thames-Coromandel as a district is one characterised by a high need for affordable social housing. This is due to a lack of provision for the apparent high demand. The district has a number of vulnerable people (e.g. those on low incomes and the elderly) living in a relatively socially deprived area. These people appear to have few resources, and so are unable to move to other districts. Further, the higher number of Māori people and the diverse range of iwi

represented in the area, mean that many Māori people would also be unable to move due to their ties to the land. As such, there is a need for the district as a whole to provide socially affordable housing for all of these groups. However, it is a key finding of this report that the groups most in need of housing in the district are the elderly and people with a disability.

Further, as mentioned previously, the two wards identified by local community groups as being in particular need also have their own characteristics that need to be considered. The following section outlines these ward differences.

## ***Ward Information***

The following is a summary of the two wards, Coromandel-Colville and Mercury Bay, followed by a comparison of the major differences between the two wards.

### **Coromandel-Colville Ward and Coromandel Township**



**Figure 9: Coromandel-Colville ward map ([www.tcdc.govt.nz](http://www.tcdc.govt.nz), 2013)**

The Coromandel-Colville Ward is geographically the topmost ward on the Coromandel peninsula. Given Coromandel Township's milling and mining history, it is considered somewhat of a heritage settlement (Planning and Policy Group, 2008). The largest township is Coromandel Town, which has a population of 1,617 people, while the ward has a population of 2,817. The ward has seen a 1.88% decrease since the 2006 Census (Statistics New Zealand, 2013).

The median age of Coromandel Town is approximately 45 years old, which is higher than the

Waikato and national median of 37 years (ibid, 2008; Statistics New Zealand, 2013). 45.1% of the ward's dwellings are unoccupied, owned by out of town residents, in comparison to 49.8% in the wider district. This is still well above the Waikato region figure of 16.7% (Statistics New Zealand, 2013). Other features are difficult to ascertain for the ward at this time, particularly due to issues of communication within the region, making any assessment of need problematic.

### **Mercury Bay and Whitianga Township**



**Figure 10: Mercury Bay ward map (www.tcdc.govt.nz, 2013)**

Mercury Bay is the eastern ward of Thames-Coromandel. The largest township, Whitianga, has a population of 3,768 people. In 2006 it was the fastest growing town in the district, as its population has increased by 26% since 1996 (Policy and Planning Group, 2008). The 2013 Census puts the ward's population at 7,173 people, a 9.3% population increase since the 2006 Census (Statistics New Zealand, 2013). 56.2% of Ward's dwellings are unoccupied, in comparison to 49.8% in the wider district.

According to the Thames-Coromandel District Council's Policy and Planning Group (2008),

35% of Whitianga's population aged over 15 years is not part of the work force, and 38% of Whitianga residents earn less than \$20, 000 per annum. They also reported that 96% of the Whitianga workforce is employed either full or part time, however statistics in this area are problematic due to the high rate of seasonal employment. This was reflected in a Waikato Institute of Technology (2011) survey that found that 83.13% of all opportunities for seasonal work (which in the Thames-Coromandel district is November to February) in the Mercury Bay ward were located in Whitianga Township. 2013 Census figures indicate 29.6% of the district's workforce are in part-time employment, relative to the district's average.

### ***Major differences between the regions<sup>2</sup>***

#### **Deprivation**

According to the SDI for 2013, the rating for Coromandel-Colville is 1059.86 index points, while Mercury Bay's was at 993.13. Coromandel-Colville was the most deprived in Thames-Coromandel district, while Mercury Bay was the third least deprived. This suggests the deprivation in the Coromandel-Colville district is much higher than it is in Mercury Bay, and its residents are in much more need of support.

#### **Population**

The Mercury Bay population increased by 9.2% since 2006, while the Coromandel-Colville population decreased by 1.9%. The Mercury Bay population over the age of 60 increased substantially, and the age group of 25 to 29, and 50 to 54 increased slightly. All the other age groups decreased. Similar changes are observed in the Coromandel-Colville area, but to a lesser extent. The difference there was a slight increase in the 20 to 24 age bracket rather than the 25 to 29 year olds, and a decrease in the 50 to 54 age bracket.

#### **Ethnicity**

Mercury Bay had a lower percentage of M ori people than the district average, with 11.6% of the total population. Coromandel-Colville had a much higher proportion, with 29.4% population identifying as M ori.

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<sup>2</sup> Data within this section taken from Statistics New Zealand Census (2013).

### **Qualifications**

The population of Coromandel-Colville ward had fewer qualifications than Mercury Bay. 26.3% of the population in that ward had no qualifications (this includes secondary school qualifications) compared to 21.1% of Mercury Bay.

### **Income**

Individual income in Coromandel-Colville was lower than the Mercury Bay ward. In Coromandel-Colville, 55% had no income or an income lower than \$25, 000 per annum. In Mercury Bay, 48.7% had had no income or an income lower than \$25, 000. Household income levels showed a similar trend.

### **Families & Households**

#### ***Children***

In Mercury Bay, there are 59.9% of couples without children, while in Coromandel-Colville, this figure is 55%. There is a higher proportion of one parent families in Coromandel-Colville, with 17.8% compared to 12.5% in Mercury Bay.

#### ***Household size***

66.2% of households are one family households in Mercury Bay, compared to 60.1% of households in Coromandel-Colville.

There are 27.6% of lone person households in Mercury Bay, while the figure is 32.6% in Coromandel-Colville. Two person dwellings in Mercury Bay make up 46.4% of households and 42.1% in Coromandel-Colville.

#### ***House size***

Tables 11 and 12 show the number of bedrooms per dwelling for the two wards. Despite the trend of one and two person households, the amount of small homes being built does not reflect this.

In the two wards, the amount of 0 (e.g. studio apartments) or 1 bedroom dwellings have decreased, while two bedroom homes have seen minimal growth, especially in Mercury Bay, where out of the 429 new houses, only three were two bedroom homes.

Coromandel-Colville Community Board	2013			2006			Change
Number of bedrooms	Number	%	Thames-Coromandel District %	Number	%	Thames-Coromandel District %	2006 to 2013
0 or 1 bedroom	132	10.4	6.1	150	12.0	6.8	-18
2 bedrooms	303	23.8	20.3	294	23.4	21.8	+9
3 bedrooms	468	36.7	42.7	477	38.0	43.5	-9
4 bedrooms	210	16.5	20.3	189	15.1	18.5	+21
5 bedrooms or more	75	5.9	6.5	69	5.5	6.1	+6
Not stated / included	87	6.8	4.2	75	6.0	3.4	+12
Total	1,275	100.0	100.0	1,254	100.0	100.0	+21

**Table 11: Number of bedrooms per occupied dwelling in Coromandel-Colville (Statistics New Zealand, 2013)**

Mercury Bay Community Board	2013			2006			Change
Number of bedrooms	Number	%	Thames-Coromandel District %	Number	%	Thames-Coromandel District %	2006 to 2013
0 or 1 bedroom	186	5.6	6.1	216	7.5	6.8	-30
2 bedrooms	624	18.9	20.3	621	21.6	21.8	+3
3 bedrooms	1,392	42.1	42.7	1,188	41.3	43.5	+204
4 bedrooms	699	21.1	20.3	546	19.0	18.5	+153
5 bedrooms or more	252	7.6	6.5	213	7.4	6.1	+39
Not stated / included	153	4.6	4.2	93	3.2	3.4	+60
Total	3,306	100.0	100.0	2,877	100.0	100.0	+429

**Table 12: Number of bedrooms per occupied dwelling in Mercury Bay (Statistics New Zealand, 2013)**

### *Home ownership*

Home ownership is much higher in the Coromandel-Colville ward, with 44.1% of the population owning their home, while in Mercury Bay this figure is 37.7%. However, the purchasing figures in Mercury Bay are higher, with 24.0% of the population with a mortgage, compared to 17.1% in Coromandel-Colville. 25.0% of the Mercury Bay ward population are renting, compared to 21.7% in Coromandel-Colville.

### *Rent prices*

Mercury Bay residents are currently paying more in rent than the Coromandel-Colville ward. 6.3% of renters in Mercury Bay pay more than \$350 per week, while no renter paid more than this in Coromandel-Colville. 44.5% of Mercury Bay renters pay between \$250 and \$350 per



week, while this figure in the Coromandel-Colville ward is 24.2%. 10.6% of residents in Mercury Bay pay less than \$150 per week, while this figure is much higher in Coromandel-Colville at 25.9%.

## ***Conclusions and Recommendations***

In New Zealand, there is a shift towards fewer state-owned houses, as well as fewer people owning their own home (SGS Economics and Planning, 2007). Further, the greater level of private rentals provide an unsustainable model for housing provision in the country (ibid, 2007). As the New Zealand Housing Strategy (as cited in SGS Economics and Planning, 2007) states:

The decline in owner-occupation has been accompanied by increased investment in rental property. This investment may not continue, however, if rental yields fall too far behind house prices. In some regions, rental housing returns are below the cost of capital, and investors may be relying on capital gains and tax advantages to make a return on their investments. This may not be a sustainable basis for on-going investment that delivers a stable rental market (p. iv).

This situation is particularly relevant for the Thames-Coromandel District, as many properties are owned by non-residents or absentee landlords. With its high percentage of unoccupied housing, the private rental market in the district is ill-prepared to service the accommodation needs of those people who regularly reside in Thames-Coromandel. The SGS Economics and Planning Research (2007) conducted on housing affordability identifies the Community Sector as a possible provider who, if funded appropriately, could provide affordable social rental accommodation.

This is somewhat echoed in discussions of the social needs of the Thames-Coromandel District. This is reflected in the Thames-Coromandel District Council *Challenges and Opportunities* website, which outlines their focus for social development – which specifically mentions a need to focus on both housing affordability and people with disabilities.

The limited research work that we have completed to date highlights that there are a number of social development issues affecting our District at present such as housing affordability. We are already contributing a great deal of resource to the social development of our District; however, we are looking to take a more coordinated and effective approach by looking at all the key social issues facing our District and where we can best contribute to addressing them. In the short term, we will be focusing on the areas

of youth and disability – Thames-Coromandel District Council (2012, para. 17).

As rents continue to increase, with more private rental accommodation that is arguably not maintained to a particularly high standard (and maybe an unsustainable model for housing provision) (Black and Cox, 2012), there is a need for housing owned and maintained by local government or community organisations. If local government is unable to fully resource community organisations to do this, then national funding sources may be the best way to resource community initiatives. In this way, regional needs can be addressed by regional organisations.

In Thames-Coromandel (as it is nationally) it is difficult to accurately ascertain exact housing demands. However, with a high number of vulnerable populations in a socially deprived area, with limited transport, there is a need for housing for all of the vulnerable groups mentioned in previous sections. The greatest need, for both wards, appears to be for the elderly and the disabled – and as mentioned previously, in many cases these two groups are a similar group of people given that many elderly people also have a disability of some description. Supporting those with disabilities is in line with District Council's regionally recognised needs. Providing adequate housing for these people would be the most appropriate way to support this group, as a raft of social issues can come from inadequate housing – such as exacerbating financial insecurity and further ill health (Black & Cox, 2012).

Figures indicate much of the privately owned rental accommodation in the area seems to be three or four bedrooms – making such houses potentially unaffordable for elderly people who either live alone or with one other. The housing needs of the elderly and those with a disability, from current research, suggests that this housing would need to be affordable, well insulated, and incorporate features of accessibility such as street level entrances (or where this is not possible, adequate ramps and/or widely spaced steps), wider pathways and hallways, and hand rails. Such housing could be relatively small and still accommodate tenants' needs, for example one or two bedrooms, as a high proportion of these couples do not have dependent children.

Further, an important point to consider in future projections is also the provision of kaumātua

housing in the district. Authors of a 1997 study found that kaumatua can be more reluctant to access medical services and can have less opportunity to supplement their income compared to non- Māori of the same age (Te Pumanawa Hauora, 1997). The authors of this Massey University research proposed that this may be due to their whānau and marae responsibilities. As more Māori people re-enter the Thames-Coromandel District due to their iwi affiliations, greater strain may be placed on local kaumatua in relation to mārae duties and whānau support – particularly given that kaumātua may also be represented in Statistics New Zealand Census (2006; 2013) figures, concerning the numbers of elderly and potentially, also those people with a disability.

### ***Limitations***

The Coromandel peninsula is a region of New Zealand referred to in the local tourism guide as a “mountainous landscape”, predominantly due to the Coromandel Range which forms a spine for the peninsula that rises to nearly 900 metres (Coromandel Visitor’s Guide, 2013). This, combined with the heavily forested area that makes up the Coromandel Forest Park, means that the population is somewhat scattered throughout the area, making the accuracy of population data difficult to obtain. New Zealand housing and disability statistics are already difficult to locate – finding accurate statistics for a specific district with a scattered population is even more difficult.

Further, while housing research is a growing field of interest in New Zealand due to developments in the housing market (particularly in relation to rental accommodation), research into the housing needs of the Thames-Coromandel District needs to continue. There is a need for social and affordable housing in the district – particularly for the elderly and those people with a disability. However, the recommendations contained in this report concerning the specific required housing features needed are initial suggestions. Before building commences further research would be needed from primary sources (e.g. local community groups or potential users themselves) in order to ensure that the benefit of such accommodation for these groups is fully maximised.

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