

# Tenants, Tenacity, Troubles and Triumph

**Dwell Housing Trust**  
More than a landlord 1981-2021

*James Brown*



# Tenants, tenacity, troubles and triumph

Dwell Housing Trust – More than a landlord 1981 – 2021

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## **Acknowledgements**

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Further information was provided to me by Alison Cadman and long serving Dwell volunteer Trevor Bleakley. Michael Keith did a smooth copy-edit and gave excellent feedback.

Thank you everyone!

James Brown

1979-  
1980

## Tenants, tenacity, troubles and triumph

Dwell Housing Trust has been providing quality affordable homes to people in need for over 40 years. A pioneer of community housing provision, Dwell is now part of a network of community housing providers helping those whose needs are not being met by state housing and who struggle with high market rents. In the face of the housing crisis, Dwell's work has never been more necessary. Dwell's story, a story made up of many stories, is ongoing.

## Social housing pioneers

The genesis of Dwell goes back to the community work of the Wellington Inner City Ministry (ICM). Established in the 1960s by a group of liberal inner-city churches, the ICM (later the Downtown Community Ministry, now DCM) was dedicated to helping the central city's poor and outcast. In 1980, its director and others became fed up with Wellington City Council ignoring their pleas to provide more low-rental accommodation. They realised if they wanted to increase the rental housing that people on low incomes could afford and counter the gentrification they could see happening in Mt Victoria, the suburb where many of them lived, it was up to them.

## Foundation

Mt Victoria Housing Trust was founded on 7 October 1981, with Judith Miller (pictured right) elected chairperson. Two weeks later, the Trust bought its first Mt Victoria house – 60 Elizabeth Street.

Social housing in New Zealand was traditionally the domain of central government and local councils. As an independent not-for-profit organisation, the Trust was aware it was charting new territory.

### More than a landlord

The Trust wanted to be more than a landlord. At its first annual meeting, the trustees formulated four key objectives:

- to provide low-cost rental housing in the city for those in need
- to provide financial and social support for those in need
- to promote the renovation and retention of housing in the inner city
- to maintain and provide input into housing policy.



1981

1982

## Settling in

The Trust welcomed in 1982 by purchasing a second Mt Victoria property. It had secured cheap loans from the government's Community Housing Improvement Programme (CHIP) to buy both houses and received a further \$25,000 to renovate 60 Elizabeth Street before letting.

## Providing an alternative

The Trust quickly realised that to become a real alternative in rental housing provision it needed to operate beyond Mt Victoria. It changed its name to Wellington Housing Trust and set itself the lofty goal of buying 50 houses in 5 years. Funds were raised, allowing Tony Pilalis to become its first employee. His part-time role was to purchase properties, supervise renovations, coordinate volunteers and carry out administration. Meanwhile, a Samoan family became the Trust's first tenants at 60 Elizabeth Street.



*Some of the Trustees and Employees of the Wellington Housing Trust*

## WELLINGTON HOUSING TRUST

- \* A pioneering approach to a tenant/landlord co-operation model of rental housing.
- \* A practical response to the pressure on housing and rents in central Wellington.
- \* A project with New Zealand wide implications.

The Wellington Housing trust provides affordable rental housing for low income families and groups in the inner suburbs of Wellington.

WELLINGTON HOUSING TRUST  
P.O. Box 6133 Wellington N.Z. Phone 847-699

1983-  
1984

## The vagaries of support

In 1983, the government axed the CHIP scheme, but the Trust gained funding to renovate its Brougham Street house through the government's Project Employment Programme. Having proved it could manage and renovate, the Trust thought it would be once again eligible for low-interest government loans through the Housing Corporation, but the Minister of Housing responded, 'We have given you a start – now you are on your own.'

## Seeking funding

The Wellington City Council suddenly offered the Trust a house on slumping foundations at a knock-down price. The Trust had been unsuccessfully trying to obtain corporate backing, so funds were instead raised through private investors. But the house required so much remedial work it was not the hoped-for bargain.

Meanwhile, a new Labour Government proved more supportive of social housing, and the Trust secured a loan to buy a Newtown property and for renovations. By the end of 1984, it owned or was managing five properties. Rents were set to cover costs, but kept well below market rates.

1985-  
1990

## Tenancy challenges

The Trust's tenants came from low-income groups, so it was perhaps inevitable that some would fall into arrears. In mid 1985, the Trust was forced to evict a family for antisocial behaviour and unpaid rent. To address the growing tenancy workload, Thom Kenney was appointed as tenancy manager to select tenants, collect rent and manage maintenance. This freed up Tony Pilalis, now trust manager, to focus on purchasing properties, fundraising and advocacy. Betty Watson became tenants' advocate, responsible for liaising between the Trust and tenants.



Betty Watson and Tony Pilalis in 1986.

### Co-operative vision

The Trust wanted to move away from the traditional landlord-tenant relationship and to involve tenants in its activities. Some tenants embraced this cooperative vision, but others preferred to keep to themselves.

### Multi-unit dwellings

In 1987, with Housing Corporation finance, the Trust purchased a large five-unit house in Brougham Street, Mt Victoria. The idea was that multi-unit dwellings would reduce renovation and maintenance costs. The following year, Housing Corporation loans also financed a two-flat house in Newtown and a three-flat house, again in Brougham Street. The number of properties loaned to the Trust also increased, with supporters offering houses in Island Bay and Brooklyn. By the end of the 1980s, the Trust owned or managed 10 properties, housing 20 families.

1990-  
1995

## **Troubled Times**

### **The Women's Project**

The 1990s kicked off with Susan Lomax taking over from Tony Pilalis under the new title of Coordinator. One of her first acquisitions was an eight-bedroom house in Newtown. Known as the 'Women's Project' house, its purpose was to accommodate single women (and their children). Many of the tenants had substantial problems, and the Trust was unable to let all the rooms. The venture highlighted that the Trust did not have the skills to accommodate tenants with significant social problems within a community house structure. Reluctantly, it divided the house into two flats.

### **Financial difficulties**

Continuing with what it did best, the Trust purchased a three-flat property in Newtown and a four-flat property in Island Bay. But access to affordable state credit was about to end. In 1993, the National government began bringing subsidised Housing Corporation mortgage rates in line with private levels. The Trust had budgeted on paying 7 percent interest, but was now paying 9 percent. As a not-for-profit organisation, it wasn't able to absorb this increase by raising rents like a private landlord. A slump in house prices also meant it now owed as much as its properties were worth (about \$1.5 million).

With bankruptcy looming, Finance Minister John Luxton stepped in. The Housing Corporation agreed to drop its mortgage rate on Trust properties to 7.75 percent. The Trust and its tenants were saved.

## **Consolidation**

In 1996, William Holden became the new coordinator. The Trust made the decision to sell its now very valuable Mt Victoria properties and use the proceeds to purchase new properties and subsidise its rents. Community grants assisted with renovations, insulation, a wheelchair ramp, salaries and administration costs. It stepped up its advocacy work, persuading Wellington City Council to hold onto council rental housing stock. The government, however, ignored the Trust's advice to bring back subsidised rents for state house tenants.

### **Sound financial footing**

The Trust ended the decade on a sound financial footing. Its equity improved on the back of a reinvigorated property market. It repaid its Housing Corporation loans and refinanced with the BNZ, saving in interest payments. Deferred maintenance was completed.

2000-  
2003

## Managing risk

The Trust celebrated its 20th birthday in 2001 with a barbeque and the release of a commemorative Wellington Housing Trust Gisborne chardonnay, which garnered favourable reviews on the night.



The Trust's 20th birthday party. Trustee Liong Xi (left) watches fellow trustee Rod Macdiarmid and the Trust's first coordinator, Tony Pilalis cut the cake.

## Government recognition

Back in power, a new Labour Government answered pleas from the Trust and others to reintroduce income-related rent for state-house tenants. It also recognised the vital role community housing providers played in helping people who couldn't afford market rents but were ineligible for a state house.

## New partnerships

However, the Trust knew it couldn't always rely on government support. It forged a partnership with First Home Limited, a group of socially conscious architects wanting to provide inner city apartments to first-home buyers. The Trust purchased three First Home apartments and leased them to Housing New Zealand (the renamed Housing Corporation). It also managed the complex's body corporate, with William Holden being elected chairperson.



Apartments in Frederick Street the Trust purchased from First Home.

## Tragedy and change

In 2003, tragedy struck. Coordinator William Holden and administrator Peter Cameron were involved in a car crash, which claimed Holden's life. After the accident, the Trust restructured, deciding to outsource its property management – tenancing, rent collection and maintenance – and to reduce the coordinator's workload to 20 hours a week. After 11 years working for the Trust, Cameron was made redundant. Alison Cadman became the new coordinator.



Trustees (from left) Rod Macdiarmid, Brian Trott, Faye Tohbyn, Lizzie Quinn, William Holden (coordinator) and Peter Jones.

2003-  
2004

## Townhouses

Another change was signalled when the Trust bought a property consisting of a 1970s six-bedroom house and three modern two-bedroom townhouses (pictured below). The house provided space for an extended family (common in Māori, Pasifika and refugee communities), while the townhouses were suitable for single-parent families. The Trust was moving away from older houses requiring costly ongoing maintenance toward more modern, lower-maintenance properties.



## Building

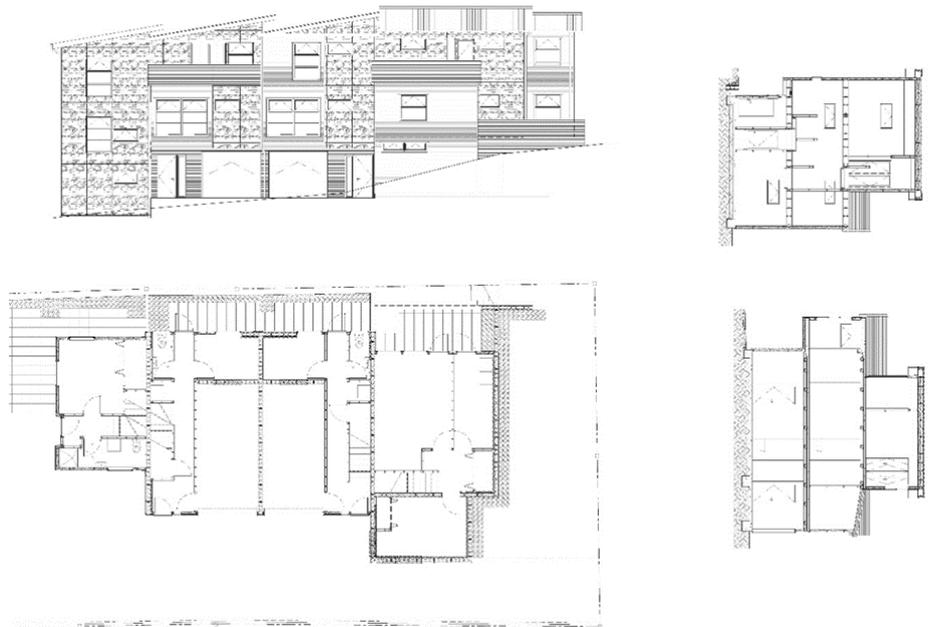
In 2004, the Trust helped establish Community Housing Aotearoa Incorporated (CHAI) to support and promote 'third-sector' housing. Alison Cadman was elected to CHAI's inaugural council. By 2006, CHAI had over 40 member-organisations, reflecting the not-for-profit sector's massive growth since the Trust paved the way in 1981.

### First new-build

In 2005, the Trust decided to demolish two of its adjacent properties in Stoke Street, Newtown and undertake its first new-build. Pelorus Architecture came up with a six-unit townhouse design with a mix of two-, three- and four-bedroom homes. The project was partly funded from the government's Housing Innovation Fund, administered by Housing New Zealand.



2004-  
2006



Demolition of the old homes and plans for the new

### Housing people in need

People remained the Trust's focus and strength. This was recognised at the 2006 Centre for Research Evaluation and Social Assessment Community Housing Awards, when it won the Best Provider category.

Award judge Kay Saville-Smith said: 'The Trust has become a significant contributor to rental housing in Wellington for people who are not able to afford the private market and who, for a variety of reasons, are not served through public housing.'

# 2007

## **New directions**

In 2007, the Trust owned 15 properties with a total of 38 bedrooms. It sold its last house in Mt Victoria, reflecting a change in strategy from renovating old houses to providing newer, lower-maintenance homes. Its first new-build project in Stoke Street, Newtown began – a development that would prove to be a challenging odyssey.

## **Needs beyond Wellington**

At the end of 2007, the Trust partnered with Wellink Trust (later to become part of Emerge Aotearoa), a charitable organisation that worked with people in the Wellington region who experience mental illness, to provide a home for people Wellink supported. In early 2008, the Trust purchased a property in Tītahi Bay for that purpose, its first outside Wellington city, because the house was convenient to facilities used by the tenants.

## **New structures**

A human resources review looked at the balance of skills on the Board. New trustees bringing valuable expertise in finance, governance and communications were recruited. The Board also set up a new structure with five subcommittees – governing, performing, growing, influencing and staffing – allowing trustees to focus on their areas of expertise and the Board to be less involved in detailed management issues.

Staffing was also looked at. The coordinator role had changed, so Alison Cadman's title was changed to Director to better reflect this.

## **Strategic objectives**

The Trust also completed a review of its policies and procedures using the Best Practice Guide produced by Community Housing Aotearoa (formerly CHAI). It showed the Trust meeting or exceeding many standards. The Trust developed three strategic objectives of 'better services', 'more homes' and 'strong voice', and adopted a three-year strategic plan to double its housing stock.

## **The Trust's deed**

The Board also amended the Trust's deed. The Trust had just registered with the newly established Charities Commission, so changes were necessary to meet the needs of the Charities Act and make the deed more useful and relevant. The amended deed was adopted in 2010.

# 2008

## Stoke Street

The Stoke Street development was finally completed. The project had some construction problems and boundary and access issues with neighbours, but the Trust had learned a lot. Despite the issues, the Trust was proud it had developed six quality homes with double glazing, thermal curtains and efficient heating systems. For the first time ever, a family of six who moved into one of the homes slept through the night without their children coughing or wheezing.

From this



To this



2009

Tariana Turia, then Minister for the Community and Voluntary Sector, speaking at the opening of the Stoke Street development:

*He kokonga whare, e kitea; he kokonga ngākau, e kore e kitea.  
A corner of a house may be examined; not so the corners of the heart.*

*Today we bring the corners of the home together with the warmth of the heart, to celebrate the formal opening of the Stoke Street project. We celebrate the vision of the Wellington Housing Trust, who have a heart for the people, who are driven by aspirations to invest in a community that enables access to appropriate and affordable housing for all.*



# 2010

## Communications

A communications strategy was developed to raise the profile of the Trust and improve communication with funders, supporters, politicians, customers, media and other organisations, as well as the public. A new, more user-friendly and informative website was created. The Trust established a Tenants Advisory Group to act as a link between tenants and the Board, and to enable open dialogue on policies, procedures, guidelines and service needs.

## Busy times

A second new-build on Adelaide Road, designed by McKenzie Higham Architects, was officially opened on 29 September 2011 by Phil Heatley, Minister for Housing. The Trust had built four, four-bedroom homes, again partly funded through the Housing Innovation Fund.



Construction of the Adelaide Road homes (top). Director Alison Cadman, the Hon Phil Heatley and Trust chairperson Paul Scholey at the opening.

# 2011

## Shared home ownership

The Trust also purchased a property in Hiropi Street, Newtown and secured funding from Housing New Zealand and the BNZ to build four new homes in Vogelmorn, Brooklyn. Two would form part of the Trust's new shared home ownership scheme Own Well, designed to help families into home ownership by allowing them to buy a portion of the home while the Trust retained ownership of the rest. The new homes were designed and built by Primesite Homes Ltd.

## Property management

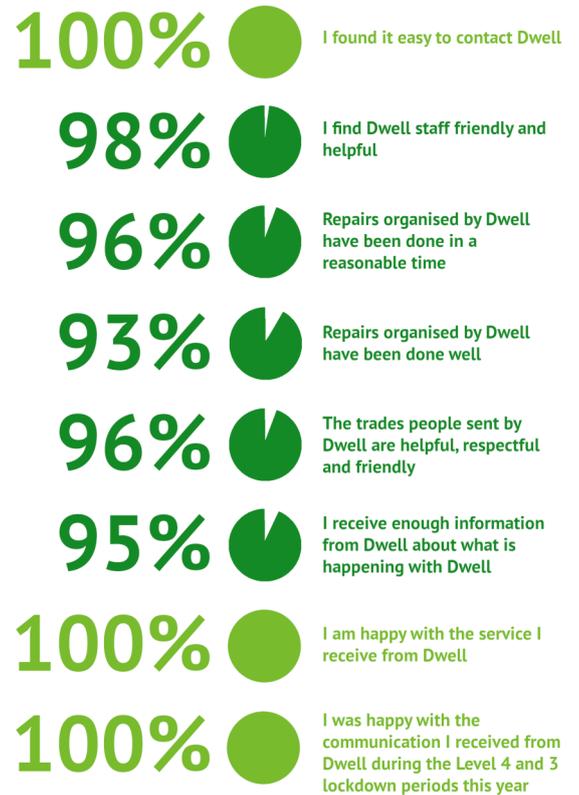
In 2007, the Trust had entered into a partnership with IHC Properties, which provided tenancy and asset management services. It was a successful partnership, but at the end of 2011 the Trust decided to return to managing its properties directly. It wanted to build its capacity in that area and have more control over services and a more direct relationship with its tenants. Fiona Burke was employed as part-time tenancy manager.

# 2011

## Tenants' satisfaction

To make sure it met its tenants' needs, the Trust began conducting an annual survey giving tenants the opportunity to give feedback on its performance. In 2011, 92 percent of tenants said they were satisfied or highly satisfied with the work done by the Trust staff and tenancy managers and the tradespeople who maintained their homes.

Tenant survey results from 2018.



# 2012

## Expanding goals

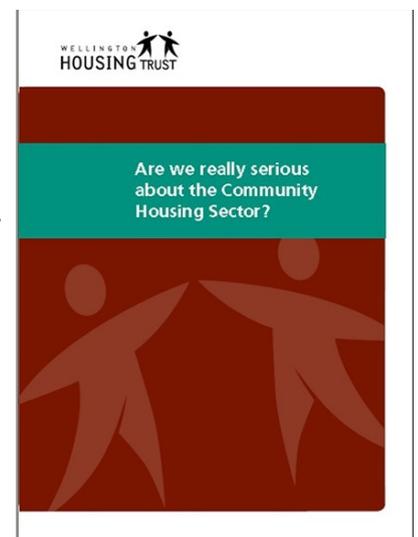
A new 3-year strategy set an ambitious goal of owning and managing 500 homes by 2017. This target would enable the Trust to become a larger provider and partner of community housing in the region. Such an asset base would also reduce its reliance on external funding for new developments.

## Building partnerships

The Trust is always looking to work with organisations that share its goals and values. In 2012, it partnered with the Sisters of Compassion and the Refugee Reunification Trust. These organisations rented one of the Trust's homes to house new refugees until they could find long-term accommodation.

## Advocacy

Advocacy plays an important role in the Trust's goal of providing more and better affordable housing. The Trust meets regularly with government ministers, city councillors and officials to discuss funding issues and housing needs. In 2006, the Trust and director Alison Cadman were instrumental in setting up the Wellington Housing Forum, which brought together agencies involved in housing in the city. Alison and trustees Don Borrie and Claire Aspinall attended similar housing forums in Porirua as the Trust investigated being a provider there.



2012

### **Transition to Dwell**

With community groups from the wider region increasingly approaching it for help, the Trust saw it could play a role in providing affordable housing in the Hutt Valley, Porirua and Kāpiti Coast. Despite its purchase of a house in Tītahi Bay in 2008, the Trust needed to change its deed to operate outside Wellington city. This was a legally complex process, and it was easier to set up a new trust, wind down the old one and transfer the assets. DLA Phillips Fox carried out the legal work.

The new trust's name, Dwell, reflected its aspiration for its tenants to have long-term security as residents. Dwell also contained the word 'well', linking to the Trust's Wellington Housing Trust history and its ongoing desire to improve its tenants' wellbeing by providing healthy, safe, affordable homes. Dwell Housing Trust became a legal entity in April 2012.

### **Mahora House Incorporated**

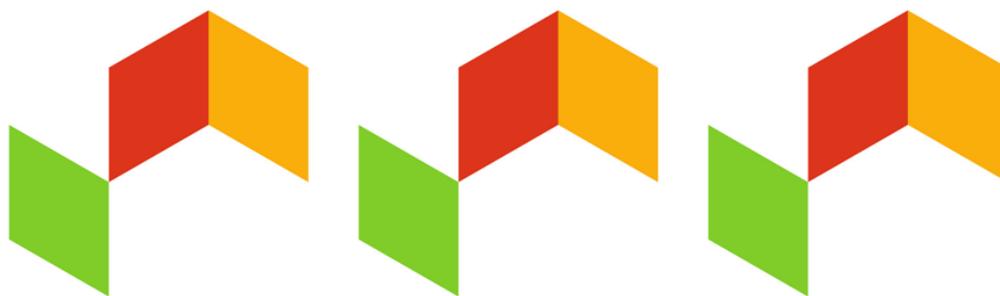
The Trust had worked for many years with Mahora House Incorporated, which provided shared accommodation in a Kilbirnie house. Together they began exploring a closer working relationship. Mahora House Incorporated was to have its funding significantly cut and faced an uncertain future. A merger seemed the best way forward. Combining expertise and resources would create benefits that could be passed on to the people who needed their services.

Mahora House Incorporated Manager Karen Maguire left at the end of 2013 after many years of service to Mahora House residents and mental health services in Wellington.

2013

### **Dwell**

Dwell Housing Trust became legally operational in July 2013, following the merger of Wellington Housing Trust and Mahora House Incorporated. The agreed vision was 'Affordable quality homes where people flourish.'



**Affordable quality homes  
where people flourish**

2013

### **Expansion**

Dwell embarked on new-builds at Vennell Street, Brooklyn, and Riverside Gardens, Lower Hutt, offering rental and shared home ownership options. It was now providing homes for over 150 people with diverse needs across the Wellington region. To help manage this, it invested in new IT systems, including a tenant and asset management database, and began using Xero's accounting software. Office administrator Chris Coles cashed in his chips and returned to crispy Europe. Beba McLean took over the role. Chris continues his involvement with Dwell, being responsible for most of its popular graphics and branding work.

### **Further education**

Trustee Clare Aspinall, Director Alison Cadman, and supporter Louise Carrington contributed a chapter to the book *Homes People Can Afford* (OUP, 2013). Alison was also awarded a Winston Churchill Fellowship to study not-for-profit housing organisations in Australia, the United Kingdom and the United States. She completed two overseas study tours as part of her Fellowship and her report was released early the following year.

### **Media presence**

Over the years, Dwell's media presence had been increasing to the point where it wasn't only the subject of positive community housing stories but was often asked to comment on housing issues. Having the media seek out its views gave Dwell another avenue to advocate for the role community housing providers could play in increasing affordable housing stock.

### **Fulfilling goals**

Dwell was able to register as a community housing provider with the government's new Community Housing Regulation Authority, making it eligible for income-related rent subsidies for new tenancies. Four families became Dwell's first tenants to benefit from this. One mother and her four children reported how their improved living conditions had dramatically improved the family's health and well-being.

### **Fruitions**

Initiatives started in previous years came to fruition. Twelve new high-quality homes were completed: two rental and two shared home ownership properties in Vennell Street, Brooklyn, and four rental and four shared home ownership properties in Riverside Gardens, Lower Hutt. The Riverside Garden homes were partly funded from the Social Housing Fund – another government funding programme providing capital subsidies to community housing providers – that was administered by the Social Housing Unit in the Ministry of Business, Innovation and Employment.

Judge Peter Boshier became Dwell's first patron, an ambassadorial role the Trust had been working on establishing.

2014-  
2015

2014-  
2015

Dwell patron Peter Boshier (left), Wellington Mayor Celia Wade-Brown (far right) and new residents at Vennell Street plant a flax at the opening.



Vennell Street Homes.



### **Shared living**

Dwell now owned or managed 10 shared living homes. This included Mahora House, which provided affordable accommodation for 11 people requiring additional support because of mental health, intellectual disabilities or other complex needs. Social support agencies provided the tenants the help they needed to manage living in a shared or independent home.

### **New developments**

Part of Dwell's energy goes into responding to government policy changes that affect its work. In 2015, Charities Services reviewed the charity status of all community housing providers with shared home ownership programmes. To be deregistered as a charity would have affected Dwell because donations to the Trust would no longer have been tax deductible. Fortunately, Charities Services determined the majority of Dwell's activities advanced charitable purposes and benefited the community.

2015-  
2016

2015-  
2016

## New partnerships

Dwell entered into a partnership with Te Tumu Paeroa, an independent organisation supporting Māori landowners, as tenancy and property managers of the Te Aro Pā Whenua Trust's papakāinga project. This was a new housing development on a coastal section in Evans Bay involving 14 homes.

Dwell also established a relationship with Wadestown Ark Trust to manage some of its five homes.

### Liz

The first thing Liz brought into her new home was a picture of her tipuna and Te Āti Awa chief Wī Tako Ngātata. His portrait was held close as she signed the tenancy contract.

'He's in all of our homes. I'm just trying to figure out if he's the first thing you see when you walk in or the last thing you see when you sit down. He always goes up first.'

As a descendant of the original inhabitants of Te Aro Pā, Liz followed the developments of Te Aro Pā Trust closely.

'Looking back on the processes that have taken place for these homes to be here today, it's extremely overwhelming and it's a blessing, not only for my family, for our iwi and our people.'

She is now raising her two sons surrounded by whānau on whenua connected to her tipuna.

'I like the fact that my landlords and pretty much all of my neighbours will somehow be whānau .... Your environment sets the mindset for your whānau, and this being a papakāinga in a nice neighbourhood, it'll benefit us.'

Whānau like Liz's are exactly what the trustees of Te Aro Pā wished for when they decided to build homes on the land, later engaging Dwell to manage the papakāinga tenancies and properties.

Our thanks for Te Tumu Paeroa for permission to use this text and photograph.



Liz (left) alongside her sister.

2015-  
2016

### **Mahora House**

Dwell concluded that Mahora House no longer met quality standards and was beyond its economic life. After much investigation, the hard decision to close it was made.

Before the closure, a tragedy took place. One tenant attacked another, who, as a result of their injuries, passed away. The incident was devastating for all involved. The coroner's inquest and Capital and Coast District Health Board (CCDHB) inquiry highlighted the complexities of the case and failings in mental health services. The incident reinforced Dwell's role as a provider of affordable quality housing and the importance of partnerships with organisations that provide support services to tenants.

Dwell staff worked hard with many social services agencies and CCDHB to rehouse the Mahora residents. Wellington City Council leased six homes to Dwell to assist. Mahora House was demolished in August 2016 and its dedicated and much-loved housekeeper Janne Thompson was farewelled.



Housekeeper Janne Thompson and Dwell housing officer Liz Kemp at Mahora House the day the last tenants moved out.

### **Professional development**

At the end of 2015, director Alison Cadman took a 4-month sabbatical in the UK and spent time at several housing associations there, as well as having a much-needed break. On her return, her role at Dwell was retitled Chief Executive to better reflect her responsibilities and the business plans of Dwell.

2015-  
2016

### Mark

Mark had been living in one of Dwell's group houses for several years and had long battled with alcohol addiction. When Dwell closed the house, it wanted to remain his landlord and continue to support him. Mark had no external support, so Dwell instigated a joined-up working approach with CCDHB's Te Ara Pai services. They worked with Mark and Dwell's housing officer Liz Kemp to assess what external support he would need.

Mark was referred to Community Alcohol and Drug Services and began to receive support from a care manager. He was also assigned a navigator. The care manager, navigator and Liz worked closely together to achieve the best outcome for Mark as he transitioned into his new Dwell flat, monitoring him in the months that followed. He was later referred to and entered a rehabilitation programme for 6 months of intensive treatment for alcohol addiction.

## A year of partnerships

Novak+Middleton architects came up with a design for the old Mahora house site – a mix of 14 one-, two- and three-bedroom homes. Funding for the rebuild was secured from the Ministry for Social Development.

Dwell partnered with the Sisters of St Joseph to manage a property the Sisters used to house families resettling and reunifying in New Zealand.

In June, Dwell acquired the five homes in Wadestown it had been managing for the Wadestown Ark Trust. Succeed Legal Ltd provided assistance, and arrangements were made to ensure the current residents could remain living in their homes under affordable rental or shared ownership options.

### Managing administration

The increasing complexity and range of services being offered by Dwell kept staff on their toes. The accounting services provided by KPMG came back in-house with the appointment of Lynette Smith as finance manager. Katie Monteith, who had been Dwell's administrator since 2015, left and was not replaced, with her duties being shared among other staff.

### Clear vision

Dwell reviewed its vision, mission and values statements. After 5 years of being Dwell, the staff and Board agreed on a new vision statement that better reflected the aspirations of the organisation: 'Well-housed communities where people live well and do well.' The mission statement 'To provide affordable, quality homes where people flourish' was still relevant after over 35 years. 'Live well, do well, Dwell' became Dwell's tagline.



Chief executive Alison Cadman receives the keys to five homes from Brian Ensor of Wadestown Ark Trust.

2017

2018-  
2019

## Flow

Sadly, in 2018 the coalition government removed the capital subsidy that enabled Dwell and other community housing providers to build new homes. Dwell's ambitious plans for new-builds had to be reviewed.

## Onwards

Nevertheless, Dwell's work continued. It took over the leases of 14 Wellington City Council homes that the Salvation Army no longer wished to lease from Wellington City Council and began managing the tenancies. The rebuild on the old Mahora House site commenced early in 2018 and was completed ahead of schedule in May 2019. Dwell worked with social service providers to find the tenants. The 14 homes of mixed sizes were occupied by a variety of people who had come from hard or stressful situations. It was Dwell's biggest new-build, and 10 years since it had completed its first new-build in Newtown.



Letterboxes for the 14 new homes on the old Mahora House site.

## Asset management

Dwell began reviewing its asset management when Ingrid Downey arrived on secondment from Housing New Zealand as part of a Community Internship Programme. This resulted in strategic decisions to sell some properties to enable reinvestment in modern high-quality homes.

## Indoor-outdoor flow

Long-serving trustee Peter Jones was farewelled in December 2018. Peter had been a trustee for 23 years, and chair for nine years. He and his wife Barbara had also at times provided legal services for Dwell.

In the office, Liz Kemp left after over four years as tenancy manager and Sue Clarke joined to take her place. Both brought UK and Wellington City Council experience. Intern Ingrid Downey was appointed to a permanent role as projects manager, a significant step in Dwell's need to increase its capability to enable it to do more. Renee Cowley became finance manager and also took on property management work.

2018-  
2019

### Sylvia

Following a brain aneurysm while living in Australia, Sylvia returned to New Zealand in 2015 to continue her recovery but struggled to find an affordable home. She moved into her one-bedroom Dwell home, with support from Dwell and the Wellington Women's House.

'I love living here because it is secure. People can't walk in and out without a swipe card. I'm so lucky my apartment is in the city centre with walkable access to the shops, the hospital and church, where I love attending coffee groups. My experience in this building has been wonderful; my neighbours often call in to see me and I have even been gifted orchids from a couple who live upstairs. My son loved my home. He's a bit of a worrier, but when he left he said he didn't need to worry as he could see how well I was doing.'



Sylvia on the balcony of her home.

### Home ownership programmes

In 2019, the government announced a new Progressive Home Ownership Fund would become available in 2020. This enabled community housing providers to offer home ownership programmes for first-home buyers. Dwell had established its own shared home ownership programme, Own Well, in 2011, so welcomed the boost the government fund would give this.

### Healthy homes

Dwell also welcomed the government's introduction of Healthy Homes Standards on 1 July 2019. Before then, Dwell had maintained its homes to UK standards. It was good news for renters that all rental properties would have to comply with Healthy Homes Standards from 1 July 2021.

Dwell made tough decisions to sell three properties to raise the capital to reinvest in a new-build of modern high-quality homes. At the end of 2019, it bought a suitable site in Kilbirnie.

## Gabby

It's been a long journey from the Housing New Zealand cul-de-sac in West Auckland, where Gabby grew up, to her new Dwell home. 'A place for my children to have their own space to grow into who they are meant to be, a home close to shops, doctors, and a school they can thrive at' are things she prayed for.

Her new Dwell house is completely different from the boarding house off Manners Street, the motel in Upper Hutt and the Salvation Army temporary rental. The embroidered floral screen that used to divide the one bedroom of the boarding house now takes pride of place in her own living room. Her children have settled into a Wellington school where they are well loved and achieving.

'It's so pretty, I can't get over how pretty it is. My son had a hard time, always thinking, "Nah, this isn't ours, it's too good for us. When do we have to leave?"' Gabby and her children can now focus on all the other wonderful things in store for them. Dwell works alongside Kahungunu Whānau Services who support Gabby and her family.



Gabby signs the tenancy agreement with tenancy manager Sue Clarke.

2018-  
2019

2020

## An unprecedented year

Dwell's vision and work were reinforced when the UN Special Rapporteur on Adequate Housing visited New Zealand in February. She was shocked at the number of people living without dignity and considered the root of the crisis lay in the gutting of social housing and a housing market driven by speculators.

### Modern and high quality

Dwell started work on a new Kilbirnie build with the team who worked on the Mahora House site development – Novak+Middleton architects and Wilson Building Wellington Ltd. An adjoining site was purchased with the support of a private trust that had helped Dwell in the past. The project expanded to include 19 homes and one commercial space.



Architect's impression of the new homes.

### Covid lockdown

The business improvements and systems reviews that Dwell had done consistently over many years proved invaluable when the Covid-19 pandemic hit. On 25 March 2020, New Zealand went into a Level 4 lockdown, and did not return to Alert Level 2 until 13 May. The Dwell team transitioned smoothly to working from home, meeting online daily. Tenancy manager Sue Clarke kept in regular contact with 100 tenants, helping many through the period of social isolation.

### Post-lockdown

After the lockdown, the Board and management held a strategic planning day. They set a new goal to more than double the number of homes Dwell owned or managed, increasing the More Homes target to 250 homes by 2025. As of 2021, Dwell managed 100 tenancies through a mix of homes it owned, leased or managed.

# 2021

## Boost

The year started with an amazing boost. Long-term supporters offered Dwell a donation of \$1 million per year for 5 years to enable it to purchase land or properties for redevelopment. In all its history, Dwell had never had this level of private support.

## New roles

To help achieve its post-lockdown goals, the Board recognised the need to invest in staffing. Liz Kemp returned to fill a new tenancy operations manager role in January. A team administrator was also needed and Zoe Tait-Dang was appointed in June.

## Meeting tenants' needs

Since 2009, Dwell has built 28 homes across four developments. But is it providing what tenants need? Early in 2021, Dwell commissioned research asking residents in 18 homes about their living experiences. This information will help with the design of future building projects.

## Partnerships

Towards the end of 2020 and through 2021, Dwell worked with Wesley Community Action, helping it complete a housing strategy and developing ways both organisations could work together. Forty years earlier, Wesley Methodist Mission was one of the liberal churches that formed the Inner City Ministry, which begat Wellington Housing Trust, so working with Wesley Community Action reconnected Dwell to its roots.



Iwi, Dwell's Board, staff, tenants and project contractors in August 2021 at the blessing of the land before construction starts on the new-build in Kilbirnie.

Dwell's story has always been about partnerships. Every new home involves working with others. To create quality affordable housing, Dwell partners with government agencies, city councils, private supporters, other community providers, architects, building companies and service agencies. Internally, there is also a strong partnership between Dwell's Board and its staff.

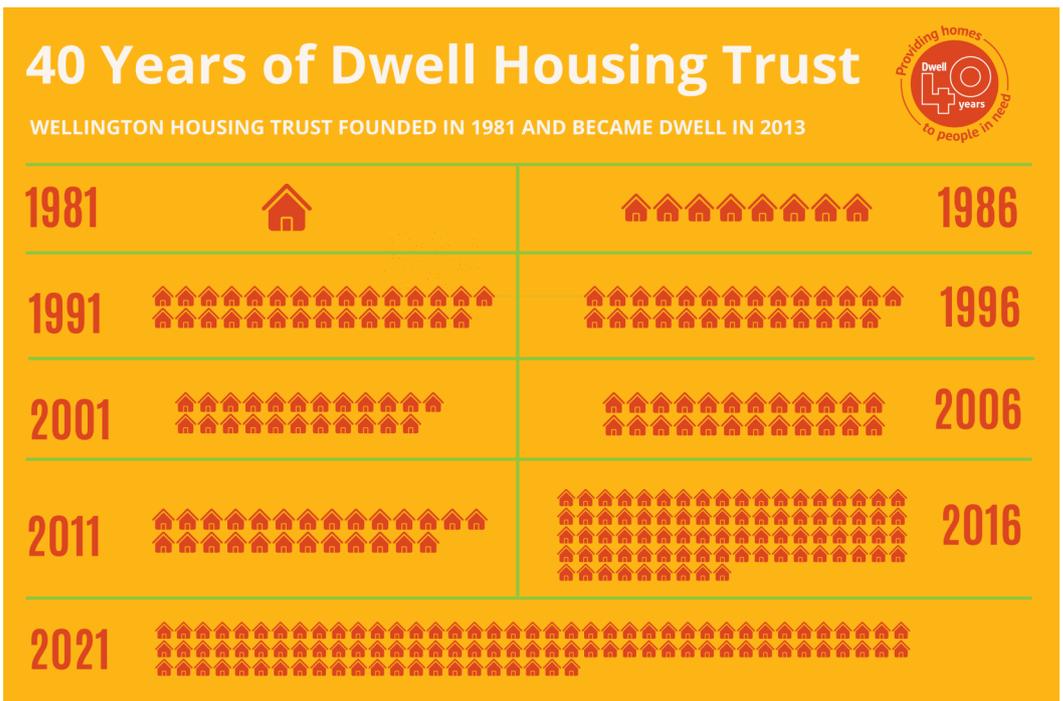
But perhaps the most important partnership of all is between Dwell and its tenants. Dwell strives to be more than a landlord and provide homes that enable its tenants to live well, be well and do well. New Zealand's housing crisis is not improving. There aren't enough houses, and many are poorly maintained and unaffordable. Dwell's skills and services are needed even more now than when it became a pioneer of community housing in New Zealand 40 years ago. Home by home, person by person, Dwell is building better futures.

### Rod Macdiarmid

Rod became a trustee in 1983 and has been involved ever since, staying in the role of trustee for over 25 years. He is now architectural advisor to the Board and chief executive. An architect, he believes 'decent housing is an inalienable human right.' He enjoys working with the trustees and appreciates the talents each brings. Asked what motivates him, he replies, 'Every time we add to the portfolio.' He derives great satisfaction from knowing that 'Dwell provides security for people whose lives are often insecure' and 'the improvement in housing quality and affordability that every family we house gains.'



## 40 years of housing



## **Trustees**

Alison Pettigrew

Amarjit Maxwell

Andrew Killen

Andrew Mason

Andrew Watson

Angus Evison

Angela Wilson

Brian Trott

Christine Perkins

Clare Aspinall

Dave Kent

Deborah Utting

Derek Sole

Dianna East

Don Borrie

Doris Johnson

Faye Tohbyn

Ida Isa'ako

Iona Pannet

Jan Verbene

Jeannette McCracken

Jenny Bates

John Le Harivel

John Stanley

Jon Holmes

Judith Miller

Julie Motley

Kathy Hunter

Keith Taylor

Lesley Slieker

Liong Xi

Lizzie Quinn

Margy-Jean Malcolm

Mary Martin

Michael Pead

Mike Butler

Mike Smith

Myra Giese

Nick Dye

Nicky Chisnall

Paul Scholey

Peter Jones

Peter MacLeod

Peter Schroder

Phillipa Wells

Raewyn Bates

Richard Bird

Rob Powell

Rod Macdiarmid

Ross Wilson

Sister Marcellin Wilson

Steph Forrest

Stephen Cross

Susie Mills

Trish Hall

Vivian Cryer

Wayne Roberts

## **Staff**

Alison Cadman  
Beba McLean  
Betty Watson  
Carmelle Mooney  
Chris Coles  
Fiona Burke  
Ingrid Downey  
Janice Hill  
Janne Thompson  
John Bledsoe  
Karen Maguire  
Kari Lloyd  
Katie Monteith  
Les Knight  
Linda Beatson  
Liz Kemp  
Lynette Smith  
Nicola Shirlaw  
Pamela Morgan  
Paul Swain  
Peter Cameron  
Renee Cowley  
Rob Corlett  
Sue Clarke  
Susan Lomax  
Thom Kenny  
Tony Pilalis  
William Holden  
Zoe Tait-Dang

## **Volunteers**

Our sincere thanks to all the many people who have given their time and energy to us over 40 years. There are too many to mention but we are extremely grateful to everyone.



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