

Renting in Aotearoa New Zealand

Issue Snapshot | 2026



New Zealand Council Of
Christian Social Services

Understanding the rental system in Aotearoa NZ

Living in a home you do not own can mean one of many things:

- Tenants rent a home through a tenancy agreement between themselves and the home owner or their property manager, which is subject to the Residential Tenancies Act. They can access dispute services, such as the Tenancy Tribunal, through the Ministry of Business, Innovation and Employment
- Renters pay rent but don't have formal tenancy agreements. They are usually flatmates or sub-letters. They are not subject to or protected by the Residential Tenancies Act and have no access to dispute services other than to go to the Disputes Tribunal (Small Claims Court)
- Boarders live in larger homes with individual bedrooms and shared facilities. They are protected by specific Boarding legislation, which is different from by-the-room renting.
- Social Housing tenants live in a home owned by Kāinga Ora, a local council, or a Community Housing Provider. They receive support with their rent, but are still legally tenants and can access dispute resolution through the Tenancy Tribunal
- Emergency and Transitional Housing tenants are in housing distress and living in temporary accommodation until something else can be found. They may be receiving support to meet their housing costs from the Ministry of Social Development, but are not tenants and are not protected by the Residential Tenancies Act. Disputes are settled through the provider's internal processes.

Changes to the Residential Tenancies Act in late 2025 have reintroduced no-reason terminations, which give tenants only 90 days to find a new home despite having done nothing to warrant eviction. Lack of security in tenure is one of the biggest concerns for tenants.

Rents and increases to rents are not controlled in any way, and need only be what the legislation terms 'reasonable'. The current way to determine 'reasonable' rental levels is to compare to Tenancy Services' Market Rent Calculator, but the result of this is that as rents increase to align with the average Market Rent, the average rental rate also increases, resulting in an ongoing cycle of rent increases.



The average weekly rent has increased from \$167 in 1995 to \$569 in 2025, an increase of 240%

Almost half of all children in the Growing Up In New Zealand Study lived in rental homes

34% of households in Aotearoa in 2025 rented the home they live in

Kāinga Ora manages 78,164 properties, yet public housing tenants have no additional legal protections than the wider rental market

19,431 households were on the Public Housing Register at the end of September 2025

Use of 90-day notices is not monitored in any way, so we have no idea how many households have received no-cause evictions

Renting in Aotearoa New Zealand

What does it mean for people's lives?

Tenants have limited housing security under current legislation, which makes long-term planning for tenants difficult. Neither landlords acting alone nor property managers are required to undergo any form or training in order to enter this field of work, despite being responsible for upholding the legislation of the Residential Tenancies Act.

There is no national register nor national assessment programme to ensure that houses meet the Healthy Homes standards, and if tenants think their home does not meet standards then it is up to them to pay for an assessment and pursue remediation at the tenancy tribunal – after which their landlord could still decide to issue them with a 90 day notice.

We don't have anywhere enough social housing, with 19,000 households on the waiting list for a social home. In addition, our public and social housing sectors are permitted to exit people into homelessness, and there are no additional protections for those who rely only on the state for housing.

Non-tenant renters have practically no protections under the current legislation, leaving all boarders, flat-mates, and those living in transitional or emergency housing without any of the same legal protections as renters, including access to disputes resolution through the tenancy tribunal.



[W]hen you identify what those other extreme like, social concerns are...they're all really intersectional with housing...housing is really the root of a lot of this country's problems.



Stephanie

*Housing instability amongst takatāpui
and LGBTIQ+ people in Aotearoa (2024)*

Recent research

Motu Economic and Public Research (2023).

Microgeography and public tenant wellbeing

- Security of tenure directly relates to wellbeing, with public housing tenants having wellbeing similar to those living in homes they own, and both significantly higher than tenants in private rentals

Public Health Communication Centre Aotearoa (2025).

Public Housing Serves Those with the Greatest Need

- Public housing tenants are more likely to experience overcrowding (37%), damp (45%) and mouldy (36%) homes, and live in high-deprivation areas (51.4%)
- Public housing tenants have higher annual rates of hospitalisation (66%), higher rates of pharmaceutical dispensing (26%), and more engagement with mental health services.

Ministry of Housing and Urban Development (2025).

Renters Pulse Survey

- Tenants are reporting that 58% of their homes are being managed directly by the landlord
- 18% of tenants were not confident they could stay in their homes as long as they wanted to
- 51% of renters reported that their rent accounts for more than 30% of their disposable income
- 6% of respondents indicated they had a rent increase of over \$100 per week in the last year

Renting in Aotearoa New Zealand

How are NZCCSS members responding to this issue?

Other Necessities

High rents make the budget tighter overall. Our members support those who are struggling to meet other costs through food banks, social supermarkets, low-cost childcare, and clothing.



Wrap Around Support

Wellington City Mission's 'Whakamaru' is a transformative community hub that provides 24/7 services for those who need it, including long-term transitional housing for those experiencing homelessness.

Supporting Youth Living Rough

The Lifewise Trust runs stable and safe housing for youth without another place to live, supporting rangatahi towards independent and healthy adulthood.



A Focus on Older People

Christchurch Methodist Mission has launched their 'Doors to Dignity' campaign, advocating for safe, secure housing for older people.

Community Housing - an essential housing option



Our members are among the community housing providers who support people into housing security through social housing. These homes often come with contact with social services and other supports.



Some also provide affordable rentals for those who are not eligible for social housing, or emergency housing for those experiencing homelessness.



Others provide tenancy advocacy support, such as the Sustaining Tenancies programme, helping tenants and renters to retain their housing and uphold their rights.



Renting in Aotearoa New Zealand

What is NZCCSS is advocating for?

NZCCSS coordinates the Tenant Advocates Network, a national network of tenant advocates from various organisations working towards better renting and tenancy laws and practices.

We also coordinate the Better Boarding coalition, engaging on changes to boarding house regulation to improve safety in the wake of the Loafers Lodge disaster.

Through these forums and our own work we have supported:

- Property Management regulation (including self-management) to ensure that tenants have their rights recognised and upheld by their housing provider
- Funding for tenant advocates throughout the country
- Improved protections for non-tenant renters through their own legislation
- Increasing security of tenure for those living in public housing by banning exiting to homelessness
- Increasing our national supply of social housing to 7% of the total housing stock
- Creating a national boarding house register
- Removing no-reason evictions

Get involved

- Find your local tenant advocate group and volunteer
- Keep up to date with renting and tenancy updates with our newsletter by joining our mailing list
- Check out Renters United and ActionStation for campaigns that support renters



Find out more

New Zealand Council Of
Christian Social Services

www.nzccss.org.nz