

DOMUS

The home before the hearing

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For six years, our family has lived in the same rental home. We paid the rent through ordinary years, raised our children there, kept in contact with the rental company and endured the inspections that came with being tenants. By our estimate, we have paid more than \$220,000 over that time, while seeing no major improvements to the home. A house can be an asset on someone else's ledger and still be the centre of a family's life.

Bren was injured in December 2024. As his health and work changed, we kept the rental company informed. For nearly two years, we have tried to update them regularly, about every six weeks, rather than disappear or pretend everything is fine. We have been talking with Work and Income and the Salvation Army and trying to arrange help. We know rent is owed. We are working to pay it.

Our income used to be about \$98,000 a year. Rent of roughly \$32,000 was a heavy but manageable part of that budget, about a third. On Jobseeker Support, our household income is now around \$50,000. The same annual rent is about **64 percent** of it. That leaves roughly \$18,000 for everything else before allowing for the way tax, support and actual payment dates affect cash flow. A family cannot solve that arithmetic by being told to try harder.

When a notice enters the home

After we fell behind, the correspondence changed. In August 2026 we received a formal fourteen-day breach notice warning that unresolved arrears could lead to an application to the Tenancy Tribunal for termination. Further messages asked for a payment plan. In our experience, references to taking us to the Tribunal have kept returning while we are actively seeking help. Every new threat lands in the same home where Bren is unwell and four children need steadiness.

The notice is real, and so is a landlord's right to seek unpaid rent. I do not argue that six years of payments erase a current debt. I am asking what kind of process should begin when a long-standing tenant has suffered a sharp, documented collapse in income, is communicating, and is seeking support. A threat repeated to people already trying to resolve the problem can consume energy they need for the resolution itself.

Tenancy Services tells landlords and tenants to discuss arrears and a plan, and describes notices and Tribunal routes. The present system also offers [self-resolution](#), [FastTrack](#), [mediation](#) and a [Tribunal hearing](#). A Tribunal order can be binding. The issue is not that no

procedure exists. It is whether its first practical effect on a struggling household is help toward a sustainable agreement or another institutional deadline backed by the fear of losing home.

That question feels sharper because other systems can already consume a family's time and money. We have lived with Family Court processes alongside Bren's health and work difficulties. Each application arrives as more than a form when children, illness and rent still need attention. The systems are different and each has its own purpose. Their burdens meet in one household, and it is little wonder that trust wears thin.

The pathway I had to learn

I moved to New Zealand in 2015. I do not claim to have mastered every corner of its housing system. What I can see as a tenant is how many doors a family must find while its income is falling. [Tenancy Services is part of MBIE](#); it provides information, mediation and coordination of Tribunal cases. The [Tenancy Tribunal has independent adjudicators](#) who can make binding decisions when a dispute is not resolved. [Work and Income](#) has separate routes for ongoing housing costs and arrears. Tenancy Services also has a [compliance team](#) for serious or persistent landlord breaches.

These are real functions. Yet a family facing an injury, lost wages and rent arrears may have to tell the same story at each door while the due date keeps arriving. The landlord, too, needs an accurate answer about payment and maintenance. No one gains from a plan that exists in one office but never reaches the next.

A parallel path before a hearing

I want to bring **DOMUS** forward first as a **Housing Continuity Pathway** alongside the present system. It would offer a voluntary, early route when a tenancy is under strain: one named navigator, a shared and accurate rent record, a plain-language account of the problem, and a realistic plan with review dates. With the household's permission, the navigator could connect existing Work and Income support, budgeting or community assistance, the landlord or manager, and tenancy mediation. Each party would know what has been agreed, what is pending and when the next answer is due.

The pathway would begin with a change of circumstances, not a moral label. A sudden injury, a job loss, a delayed payment, an unresolved repair or a repeated communication breakdown could trigger it. An urgent safety issue or serious misconduct would still need the appropriate immediate legal route. Participation could not be used to delay a tenant's right to seek repairs or a landlord's right to seek lawful arrears. It would give a cooperative case somewhere useful to go before another warning becomes the only available language.

The pilot would ask whether this route reduces avoidable arrears, repeated threats, failed payment plans and preventable loss of homes. It would also ask tenants, owners and managers whether the extra coordination actually saves them time. A household's health,

children and private life would be protected; the system would record only what is necessary to resolve the tenancy problem.

A commission for stewardship

The longer-term question is whether New Zealand should replace the present Tenancy Tribunal model with a **Residential Stewardship Commission** that joins prevention, mediation, oversight and independent adjudication in one accountable public institution. A parallel pathway can test what works before government changes the law. A commission would still need impartial hearings, enforceable orders and review rights. A new name alone would solve nothing.

The commission would hear from tenants and landlords, check the rent record, recognise urgent safety or serious misconduct cases, and triage a sudden hardship case before it becomes an eviction contest. It could connect a household promptly with support and a realistic payment plan, record what each party agrees to do, and monitor whether that plan works. If no agreement is possible, an independent decision-maker would hear both sides under clear law, with reasons and an appeal route. Owners would retain a way to recover lawful arrears and protect their property. Tenants would retain a genuine opportunity to answer and seek repairs or other remedies.

The commission would also watch patterns among intermediaries. Property managers can be valuable, particularly when owners cannot manage directly. But their authority should come with transparent communication and accountability. A rental agency should not be able to turn the possibility of a hearing into a weekly management tactic without anyone asking whether the household is communicating, what assistance is pending, and what a proportionate next step would be.

There is a live policy choice here. In 2026 Tenancy Services began [prioritising certain arrears termination applications for faster scheduling](#), with mediation required for that priority route. Speed may help resolve a dispute; it may also make it more urgent to ensure the tenant can get advice and support in time. A commission should be judged on durable resolution, safe homes and fair treatment for both sides, not simply on how fast a file closes.

The rent clock

Should New Zealand keep assuming that weekly rent is the natural rhythm for every household? A weekly deadline can make a family feel one payment away from crisis. Monthly accounting may give people a clearer view of the whole budget, while payments aligned with actual income might offer more breathing room. We should test tenant choice over payment frequency and a monthly statement that shows what is due, what has been paid and what support is in progress.

The details matter. [Current Tenancy Services guidance](#) says a landlord cannot require more than two weeks' rent in advance. Simply demanding a full month upfront would conflict with

that protection and could make entry into a home harder. A fair monthly model would need careful legal design: perhaps monthly accounting with smaller instalments, or a genuinely different cycle that does not demand more advance rent. It must not hide arrears or strip an owner of timely payment.

Nor would a new calendar fix our central problem. Thirty-two thousand dollars remains 64 percent of a \$50,000 income whether divided into 52 payments or 12. Work and Income already describes an [Accommodation Costs Arrears Grant](#) for some households at risk of losing housing, as well as ongoing support that may be available. A commission should make those routes easier to reach early, while government confronts the larger gap between rents and income.

The household ecosystem

People talk about leaving New Zealand for Australia in the language of wages, work conditions and the chance to afford a stable home. [Stats NZ estimates](#) that 47,500 people moved from New Zealand to Australia in 2025 and 19,000 moved the other way: a net loss of 28,500 on that route. Australia is only part of the story. Of roughly 64,200 New Zealand citizens who left for at least a year, about 41,100 went to Australia and **23,100 went elsewhere**. That last number is a group of people, not a map of destinations: the published breakdown groups every other country together as “rest of the world.” We should ask where those households went and what might have helped them stay, rather than assign them countries or motives the figures do not establish.

[Stats NZ’s provisional calendar-year figures published in February 2026](#) counted 134,000 migrant arrivals and 119,800 migrant departures in 2025: an overall net gain of 14,200, even while the Australia route had a net loss. The arrivals include returning New Zealand citizens as well as people who are not citizens. The numbers tell us who changed country of residence under a twelve-month measure; they do not count how many newcomers hold residence visas or how many remain legally settled ten years later. The 2025 arrivals cannot be followed for a full decade until 2035. [MBIE has reported five-year retention for older cohorts granted residence](#), but that is a different measure and not a ten-year answer. A public account of settlement should follow arrival cohorts, lawful visa or citizenship pathways, and where people actually live after five and ten years, with privacy protected.

These movements cannot prove that tenancy conditions caused any departure or that Australia offers a better tenancy for every family. They do make the question of retaining workers harder to wave away. An employer may offer a good job and still lose a worker whose household cannot remain secure around it.

The home is an ecosystem. Work hours, illness, rent, transport, children’s routines, treatment and care all meet there. An institution sees its own file and deadline. A family lives the combined effect. The point of DOMUS is to make those systems cooperate without intruding into the private life they are supposed to serve. A lawful process should protect

rights and resolve real problems; it should not make a household's recovery harder merely because its parts cannot speak to one another.

Build the boundary with us

DOMUS also names the digital stewardship idea that grew from our years as tenants. Its governing sentence is simple: **Care for the property. Respect for the home.** The landlord owns the property; the tenant possesses the home. Both need trustworthy records, and neither needs an app that treats a family as an object of surveillance. **We document the home. We do not document the household.**

I am looking for builders who want to begin this work with me: people who understand tenancy law, privacy, product design, software, housing support and the lived experience of renting or owning. I am sharing the purpose and boundaries here, not the full product blueprint. The invitation is to help shape something that can serve owners and tenants without making a manager, a dashboard or an algorithm the ruler of a home.

A home needs care. A debt needs a fair path to resolution. A country that wants to keep its workers must see the homes that make their work possible. And a family enduring a hard season deserves more than a weekly threat that the place holding them together may be taken away.

Source and scope note: The amounts, family history, communication pattern and experience of repeated threats are my account. The August 2026 breach notice and a subsequent request for a payment plan are documented in our correspondence. Public links explain current New Zealand processes and migration totals, not the reasons each person moved. The parallel pathway, commission and payment-cycle changes are proposals, not existing law.