

# Building lifelong foundations and a place to call home.

## Moving along the housing continuum.

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*(Full version)*

When Glen Thurston moved to Wānaka from Adelaide nearly two decades ago, he envisioned building a stable life for his family. Working as a builder and volunteering for the local fire service, he invested his time and energy into the community. Yet, the dream of home ownership seemed increasingly elusive. Despite his skills and steady employment, the volatile housing market and stringent banking requirements repeatedly thwarted his efforts to own a home.

“We did have a house a long time ago,” Glen recalls. “But it was just at the recession time, and we ended up having to sell it. We lost a lot of money.” This setback was not unique to Glen; many families faced similar struggles during economic downturns. In Glen’s case, the heartbreak of losing his home was compounded by the irony of his profession. “As a builder, you’d think, ‘Oh, build your own house.’ But it’s not that easy. Banks didn’t want to know it,” he explains.

Despite these challenges, Glen and his wife Jen persevered, renting various homes while raising their three children. The instability of their housing situation took its toll. “We ended up shifting house five times in 18 months,” Glen shares, “for people selling houses and renting them out short-term. It was rough.”

Their turning point came when they reached out to the Queenstown Lakes Community Housing Trust (QLCHT). “We had virtually given up, until a couple of years ago when we got onto the Housing Trust and found out about the different ways they could help us,” Glen recounts. Reaching out to the trust was a pivotal decision. He talked with Corina at QLCHT, explaining their dire situation and the potential need to leave the area they had come to call home. The response was swift and supportive, leading them to a secure, affordable rental at Northlake.

Settling into their new home, with the breathing space to make decisions, the Thurstons felt a semblance of stability for the first time in years. “We were so relieved to know that we wouldn’t have to move again,” Glen says. They had finally found a place where they could envision their future.

The journey didn’t stop at renting. QLCHT’s housing continuum is intentionally designed to provide a pathway to ownership. Several months after moving into the home, Glen and Jen transitioned- into the Secure Home programme, designed to make home ownership affordable by allowing residents to buy homes at the cost of construction, without the expensive land price component. “We ended up purchasing the house we were renting. We needed to get into it initially because we needed a place to live,” Glen explains. “Once we were in, we started going through the process of getting a mortgage and raising the necessary deposit.”

With support from QLCHT and a partnering bank, they managed to secure the necessary funding. “We were lucky enough to get all the funding we needed. I had some KiwiSaver and the bank ended up saying, ‘Yep, we can give you the money.’ So we just basically rolled it over from rental to ownership,” This ability to transition from a rental set up to home ownership is one of the unique strengths of the housing continuum that QLCHT operates.

The financial aspect of the Secure Home programme also played a crucial role in their success. By paying an upfront payment based on house build price and a low ground rent to QLCHT for the land, they avoided the prohibitive costs associated with traditional home purchases. Glen notes “Our mortgage repayments, with the rental of the land, are on par with what we were paying in rent previously, but we get so much more now. And it’s our mortgage, not our landlords.”

Glen emphasises the profound impact of housing stability on their family’s wellbeing. “It’s peace of mind. I can relax, I’m not on edge,” he says. “When you’re in another person’s house, you live every day like you’re waiting for the phone call to be shifted out again. So it’s so nice to know that we are here as long as we want.”

The Thurstons’ story underscores the importance of accessible housing programmes like those offered by QLCHT. For families like the Thurston’s, these initiatives provide not just a roof over their heads, but a foundation upon which they can build their future. “It works, for sure, it’s needed and it works,” Glen affirms. “At the moment they’ve got hundreds of houses, so it’s proven that the model works.”

As they look ahead, Glen and Jen focus on the immediate goal of getting their youngest through school. Long-term plans remain flexible, shaped by their children’s futures and the opportunities that arise. For now, the certainty of having a home they can call their own brings a deep sense of security and hope.

QLCHT has been a game-changer for the Thurston family, turning what seemed like an impossible dream into a tangible reality. Glen’s journey through the housing continuum— from an affordable rental to proud homeowner— shows how the right steps can provide the stepping stones to home ownership.

