

Coming Home to Wool

How a warm floor changed everything for a family at Tewa Banks

May 2026

For twenty years, Carla Brown* and her husband Adam paid off other people's mortgages. They rented in Queenstown, the town where Carla was born, where her grandparents ran a motel that's now the Black Sheep Backpackers, and where she learnt early that money didn't come easy and didn't stick around long.

The rentals were cold. The Frankton Road apartment, where the family landed after moving back during COVID, had carpet so thin it stabbed your feet, condensation pooling on the window frames, and a damp chill that no heater could shift. Their eldest son, slept on a single mattress on the lounge floor because there were only two bedrooms, studying for his apprenticeship while the rest of the household moved around him. A year or so later, they were lucky enough to find a house in Shotover Country with polished concrete, but no carpet at all downstairs. "Beautiful home," Carla says, "but bloody freezing."

When they moved into their brand-new three-bedroom home at Tewa Banks last winter, the first thing Carla noticed was the warmth. The heat pump helps. The wool carpet underfoot does the rest and makes the house feel like a home. "It's really toasty," she says. "Even without the heaters on, I come home and it's still warm. Totally different to any other Queenstown homes that I've lived in."

That warmth is not accidental. In 2025, Queenstown Lakes Community Housing Trust (QLCHT) made the deliberate decision to specify New Zealand wool carpet in all new builds. Chief Executive Julie Scott says the move was driven as much by people as by policy. "Providing warm, healthy homes is core to what we do," she says. "Wool is a natural insulator, it regulates temperature and moisture, and contributes directly to healthier indoor environments. The decision to move to wool aligned strongly with our Sustainability Strategy – it's renewable, long-lasting, and has a far lower environmental impact than synthetic fibres." For families like the Brown's, that translates into homes that hold heat naturally, reduce condensation, and feel comfortable underfoot.

There are broader gains too. Wool carpet improves indoor air quality and is particularly beneficial for residents with respiratory conditions or limited mobility. Beyond the front door, the move to wool is also an investment in the New Zealand economy, supporting Kiwi farmers in an industry that has long struggled to find domestic value. "Every time we specify wool, we're backing a local supply chain and helping keep a natural NZ product in NZ homes," Julie says. "It's about doing the right thing socially, environmentally, and economically – and proving that affordable housing doesn't have to mean compromised quality."

For the Brown family, QLCHT's wool decision carries particular weight. Their youngest son, who is in his first year at high school, has cerebral palsy (CP). The condition affects his muscles and bones, and because he carries very little body fat or muscle mass, cold isn't an inconvenience for him. It's a serious drain on energy he simply cannot spare. "For him to be nice and warm is crucial," Carla says. "If he's cold, he'll use up energy he doesn't have. We have to take these considerations seriously."

The CP was, in fact, one of the threads that led the family to QLCHT in the first place. In true Queenstown form, Carla met Corina from the Trust at kids sport. Their children were in the same group for swimming lessons, and over weeks of sitting together poolside, Carla asked what Corina did for work. When she heard the answer, she broke down. "The universe prevailed," Carla says. "She was just there, like an angel showing me light at the end of the tunnel. She showed me the website and told me to look up the Secure Home programme."

Five years on the waiting list followed. Carla and Adam, who works as a builder, dug in, increasing their KiwiSaver contributions and proving to the bank and to QLCHT that they could manage a mortgage. Carla was working as a teacher's aide, at a couple of local primary schools, while Adam built other people's homes. Their combined income wasn't high, but they were able to use their KiwiSaver to pull together the required deposit.

In their last house, the Browns were paying \$1000 a week in rent. Now, their mortgage under QLCHT's Secure Home programme is half that. Even with rates and ground rent, the difference is extraordinary.

The numbers don't capture what it feels like to walk through your own front door after a long drive home and feel wool carpet under tired feet. Carla described that moment, "Taking my shoes and socks off and walking on the carpet at home was like actual heaven. I felt so grateful to be home walking on our own carpet."

The eldest son has his own room now. He recently bought his first proper bed, saved up for it himself while working full-time and doing block courses for his plumbing apprenticeship. The youngest son his own room too. Adam, who as a builder has opinions about finishing touches (Carla rolls her eyes at this with a smile), concedes the house is well built and warm.

The family had planned to use Tewa Banks as a starting point, somewhere to build equity before moving on to something bigger. But now Carla has talked her husband out of it. "I said to him, what's the point? We're in our forties. We've got this lease for a hundred years. Why would we push ourselves to the brink, just to take on a massive mortgage and all that pressure?" She pauses. "We're just so grateful."

What they wanted was something to leave their children, a base their boys could lean in to so they wouldn't have to do things the hard way. On the carpet, Charlie Brown, the family dog stretches out after dinner, the kids are settled, and the floor is warm.

**Surname changed to protect privacy*

For more information about QLCHT housing programmes, visit qlcht.org.nz or call 03 450 1702.

