

# SPOTLIGHT ON HOUSING



**TE TAPEKE**  
FAIR FUTURES  
IN AOTEAROA

ROYAL  
SOCIETY  
TE APĀRANGI

## KUPUTAKA GLOSSARY

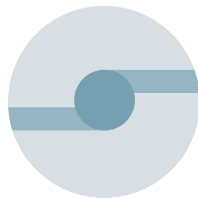
<b>he rārangi pukapuka</b>	references
<b>he timatanga kōrero</b>	introduction
<b>kaiāwhina</b>	contributor
<b>kāinga</b>	home, residence, settlement, dwelling
<b>katoa</b>	all, every, totally
<b>kaupapa</b>	topic, policy, matter for discussion, floor, stage, platform, layer
<b>koru</b>	fold, loop, coil, curled shoot, spiral motif
<b>mūmū</b>	a chequerboard tukutuku pattern
<b>ora</b>	life, health, vitality
<b>purupuru whetū</b>	a tukutuku pattern
<b>rārangi upoko</b>	contents
<b>tamariki</b>	children
<b>tangata whenua</b>	local people, hosts
<b>te tapeke</b>	the inclusion, or leaving no one out (from 'ka tapeke katoa te iwi' including all of the people)
<b>Te Tiriti o Waitangi</b>	Māori version of the Treaty of Waitangi
<b>tino rangatiratanga</b>	political independence
<b>tukutuku</b>	ornamental latticework used in the walls of meeting houses
<b>whakapā mai</b>	connect with us
<b>whare</b>	house, building, dwelling
<b>whānau</b>	family
<b>whenua</b>	land

## TE TAPEKE

The inclusion, leaving no one out.

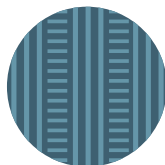
## KORU

Two jointed koru spirals:  
one depicts new beginnings, life and hope;  
the other a point of balance, a state of harmony in life.



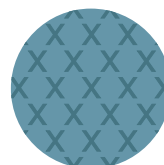
## TUKUTUKU

Two contemporary tukutuku designs:



### Mūmū

represents  
alliance, your move,  
my move.



### Purupuru Whetū

the stars and  
the great people  
of our nation.

Royal Society Te Apārangi has convened a diverse, multidisciplinary panel\* to examine issues of fairness, equality, and equity in Aotearoa New Zealand. The spirit with which the panel is approaching its work on fairness in Aotearoa is Te Tapeke, from ‘ka tapeke katoa te iwi’.† This concept of inclusion conveys the importance of valuing and including all people. The panel’s task is to identify and highlight some of the important choices New Zealanders face in determining how to shape te tapeke fair futures in this country.



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\* royalsociety.org.nz/fair-futures † Joshua 4:11–13. ‘Including all people, without exception’.

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# HE TĪMATANGA KŌRERO INTRODUCTION

Looking for somewhere decent to live? You're not alone. Here in New Zealand, finding an affordable, healthy whare house to live in – whether owned by you or someone else – is a growing problem (1). And over recent decades, accessing suitable housing has become a much bigger struggle for some people than others. What's driving this trend for increasing inequity, and what can help turn it around?

This paper invites New Zealanders to think about what a fairer future for housing might look like. It is one in a series of papers by Te Tapeke Fair Futures panel that considers a range of important public issues through a fairness lens.<sup>1,2</sup>

## Differences in housing are a huge part of inequality in New Zealand.

Philippa Howden-Chapman, Sarah Bierre,  
and Chris Cunningham (2)



<sup>1</sup> It is beyond the purpose, intention, and resources of the panel to provide a complete and comprehensive review of policy and analysis in these areas in New Zealand. For example, we do not fully cover the fairness implications of how the government finances its housing activities through taxes or debt.

<sup>2</sup> The panel acknowledges that New Zealand is, by many metrics, a desirable place to live and often a sought-after destination for immigrants.

## WHY DOES FAIRNESS IN HOUSING MATTER?

The vision of Te Tapeke Fair Futures panel is a future where everyone can access affordable, safe, healthy housing that meets their needs and is culturally appropriate, regardless of whether they are renting or own their own home.

Fairness in housing matters because housing is a fundamental human right and need. Shelter, like food, allows us to survive. Housing affects every aspect of people's lives, and greater equity in this area would lead to gains in health and wellbeing for all. People living in warm, dry houses have fewer housing-related hospital admissions (3) and days off work and school (4,5). Affordable housing increases stability when people are secure in the knowledge they can continue to meet their housing costs. Community inclusion is enhanced when adults and children can stay in the same neighbourhood long enough to take part in local activities and develop social networks and a sense of belonging (6). These benefits of decent housing accrue to everyone.

*Right:* Te Hononga Tāngata in Royal Oak, Auckland.  
Image: Salvation Army Social Housing.



## TE TIRITI O WAITANGI AND HOUSING

**We are a people in our own land,  
having to look for somewhere to stay.**

*Kaitaia resident (7)*

Te Tiriti o Waitangi The Treaty of Waitangi, signed by Māori and the Crown in 1840, recognised and guaranteed Māori tino rangatiratanga political authority over lands and other resources (8). But any pretence at fairness faded after 1840 and into the 1900s when 95 percent of Māori land was systematically acquired by Europeans (9) – through purchase, confiscation, and sometimes violence (10).

Early government housing policies and programmes focused on Pākehā, leaving many Māori in ‘very poor quality housing’ that was often crowded, cold, and lacking amenities like electricity (2). Māori struggled against racism when applying for rentals and mortgages, and regulations made it difficult to build on communally owned land (10). After World War II (1939–45), more government attention was paid to housing for Māori, and from the 1950s,

the then Māori Affairs Department provided Māori with more than 1,000 homes and rentals (2). But the inequitable effects of land dispossession continue.

In 2020, Māori, who comprise 16.5 percent of the population (as of the 2018 Census) (11), were over-represented among homeless people, made up 36 percent of public-housing tenants, and were four times more likely to live in overcrowded housing conditions than Pākehā (7). Thirty-one percent of people with Māori ethnicity aged 15 and over owned a house (individual owner occupation) in 2018, compared with 58 percent for Europeans (13).

There are actions underway to restore Treaty rights, and calls for Te Tiriti to be the basis of any housing-related policy or programme (7). The Waitangi Tribunal, for example, has begun a kaupapa inquiry into housing policy and services, focusing on homelessness (14,15). It is addressing claims that the state has failed to ensure adequate housing for Māori.



## FRAMEWORKS FOR FAIRNESS

### **Our housing crisis ... [violates] the right to health, security, and life, as well as the right to housing.**

Paul Hunt, Chief Human Rights Commissioner (16)

In Aotearoa, the right to housing intersects with Te Tiriti o Waitangi (8). The panel's vision for fairness in housing is also based on the human right that all people have to not just an adequate house but a decent home.<sup>3</sup> During her 2020 visit to New Zealand, Leilani Farha, United Nations (UN) Special Rapporteur on the Right to Adequate Housing, recommended that this country develop a 'human-rights-based national housing policy' (16). Professor Paul Hunt, New Zealand's Chief Human Rights Commissioner, recently announced an inquiry into housing (17).

This rights-based view is supported by international frameworks based on the International Bill of Rights, which includes the Universal Declaration of Human Rights (18)

and the International Covenant on Civil and Political Rights (19).<sup>4</sup> European Union case law obligates states to ensure and enact the right to housing. The United States Congress set a national housing goal in 1949 of 'a decent home and a suitable living environment for every American family.' The UN Declaration on the Rights of Indigenous Peoples reaffirms the important relationship between kāinga home, whenua land, and tangata whenua (10,20).

The UN Sustainable Development Goal 11.1 requires the New Zealand Government to provide access to adequate, safe, and affordable housing for all people by the year 2030 (21,22). Progress is measured by looking at the proportion of the population living in inadequate housing, as defined by the UN Committee on Economic, Social, and Cultural Rights. The UN Committee on the Rights of the Child monitors the impact of housing on New Zealand children (23).

<sup>3</sup> The seven UN 'decency' housing principles are habitable; affordable; accessible; services, facilities and infrastructure; location; respect for cultural diversity; and security of tenure (10).

<sup>4</sup> Article 11.1 of the Covenant provides 'the right of everyone to an adequate standard of living [...] including adequate food, clothing, and housing, and to the continuous improvement of living conditions.'

# HOUSING THEN AND NOW

## A fair go at housing

New Zealand has a history of the government supporting those who need help being housed. These policies involve building state houses for renting, as well as assisting home ownership.<sup>5</sup>

The first state houses were built in 1890. A later state-house building programme was integral to the social welfare system introduced by the 1938 Social Security Act (24,25). In response to the lack of decent, affordable housing, the government built tens of thousands of state houses (2). This state building scheme provided quality rental houses designed to undercut the high rents that private landlords could demand because of the housing shortage.

These state houses set the standard for high-quality, inexpensive houses for low-income families to rent, and later to buy under rent-to-buy schemes, until at least the 1960s (7). In that decade, there was a shift from the focus on state housing to subsidising families through State Advances Corporation loans

to buy new homes (26). About 30 percent of all new builds in the 1960s and 70s were affordable for low-income families to buy (7). The role of the state in the mortgage market was substantial. In 1978, the government Housing Corporation of New Zealand was the single largest mortgage provider, offering below-market loan rates (2) and accounting for 38 percent of the market (27).

Significant government involvement in helping low-income people into housing continued up until the late 1980s (7,28). Policies encouraged home ownership, and there was financial assistance through relatively low-interest loans and tax exemptions (2). From 1958 to 1984, families could choose to be paid their Universal Family Benefit as a lump sum to use as a house deposit, rather than as a weekly payment paid to mothers (29).

*Right: State houses on Mahoe Street, Waterloo, Lower Hutt, 1930s. Photographer unidentified. Alexander Turnbull Library Ref. MNZ-2154-1/2-F.*

<sup>5</sup> This paper uses 'home ownership' to mean households living in a house they own or that is owned by their family trust, rather than the more technical 'owner-occupation'.



**[The] housing crisis in New Zealand ... is ... experienced most acutely by ... Māori, Pacific peoples and other ethnic communities, persons with disabilities, single parents (particularly single mothers), youth and children, and those living in poverty.**

Leilani Farha (7)

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Ōtautahi Community Housing Trust's Brougham development, Christchurch. Photographer Kurt Langer.

## Falling housing affordability

From 1984, private banks became the main source of housing finance, lending money at commercial interest rates (2). State (public) housing tenants were charged market rentals from 1991 to 1998,<sup>6</sup> but like private tenants, were eligible for the government Accommodation Supplement. Thousands of state houses were sold off to private buyers (30). By 2014, just 5 percent of new builds were affordable for low-income families (7).

Income inequality in New Zealand increased rapidly from the late 1980s to the mid 1990s, taking New Zealand from well under the OECD<sup>7</sup> average to well above, although this gap then closed to some extent through to about 2010 (31). Population growth in the early 2000s also contributed to a housing shortage (30). The pressure on the housing supply escalated between 2013 and 2018, when the average resident population growth was 2.1 percent each year, while the increase in newly built residences was only 1.3 percent each year (32). See Figure 2.

Alongside this, the gap between income and the cost of an affordable home widened from the 1990s, as house prices ballooned at the same time as the state assistance that had helped earlier generations of people to buy or rent a home fell away (2). In 2007, the government Kiwisaver retirement savings scheme began, and people can use funds from this as a deposit for their first home (33).<sup>8</sup>

## Housing now

Today, the housing shortage is critical, resulting in increasingly unaffordable house and rental prices. Home ownership is at its lowest since the 1950s (32) and renting has become less affordable (34), while the waiting list for public housing doubled between 2017 and 2019 (35). Homelessness is a serious problem (34) and has grown with the housing shortage.

Housing is in the spotlight as the impact of Covid-19 highlights underlying inequities in society. There is urgency – and an opportunity – to make things fairer. In the following sections, we look at why housing is a cause of inequity for so many.

<sup>6</sup> State houses with rents that are no more than a quarter of a household's income were reinstated in 1999.

<sup>7</sup> Organisation for Economic Co-operation and Development.

<sup>8</sup> Conditions have varied over time.

# HOUSING-RELATED COSTS AND AFFORDABILITY

**For the bottom 20 percent [that is, low-income households], average housing costs as a proportion of average income have increased from 29 percent to 51 percent since 1988.**

Welfare Expert Advisory Group (34)

Nearly a third of New Zealand households spent 30 percent or more of their total household income on housing costs in 2019, while just over a quarter of renting households spent 40 percent or more (36,37). This level of expenditure on housing affects wellbeing (34), and cuts into the money left for food and other necessities, such as electricity for heating. Figure 1 shows that, by international comparison, New Zealand households in the bottom fifth of incomes are severely ‘overburdened’ by housing costs (38).

In the 2018 New Zealand General Social Survey, over 8,000 New Zealanders aged 15 or older were asked to assess the affordability of their housing-related costs. Low-income groups were often the most likely to rate their housing as unaffordable. These included, for example, some renters, Pacific peoples and Māori, the unemployed, and those with no qualifications (32,39). Overall, the households that find housing the least affordable are those with children living with one parent (32).

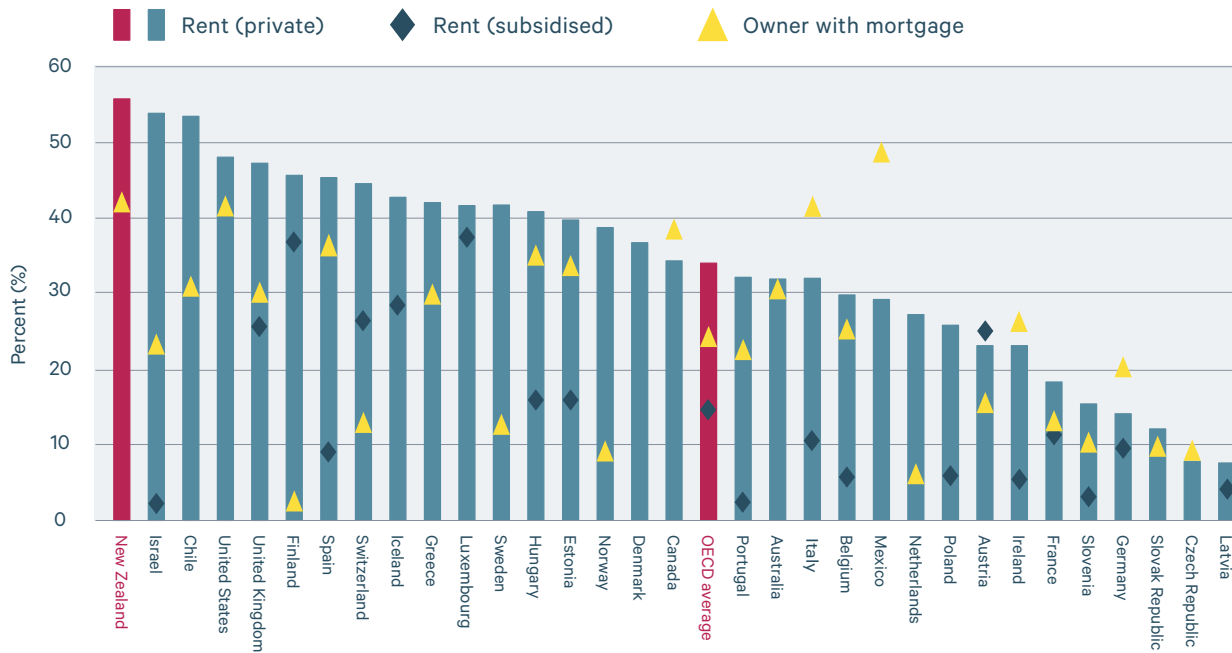
A high proportion of disabled people find housing particularly unaffordable (40,41). Disabled people under 65 were more likely to rate their housing costs as less affordable compared with non-disabled people of any age or disabled people over 65 (Table 1) (40).

RATING	Disabled people 15–64 Years	Non-disabled people 15–64 Years	Disabled people 65+ Years	Non-disabled people 65+ Years
0 to 3 (most unaffordable)	17.2%	10.6%	7.6%	6.4%
9 to 10 (most affordable)	18.7%	18.8%	25.4%	27.3%

**TABLE 1** Affordability of housing as rated in the General Social Survey (GSS) 2018 (39,40).

Note: there was a high number of sampling errors for disabled people in the GSS.

**Share of population in the bottom quintile of income distribution spending more than 40% of disposable income on mortgage and rent, by tenure, in percent, 2019 or latest year available.**



**FIGURE 1** The extent of the housing cost 'overburden' problem is high in New Zealand (38).

## NOT ENOUGH AFFORDABLE HOUSES

There currently aren't enough affordable houses in New Zealand to meet demand, driven mostly by a combination of population growth and a shortage of new builds (Figure 2) for low- and modest-income households. Before the Covid-19 pandemic, high numbers of migrants contributed to this population growth and housing demand (32). These factors, along with a significant decline in mortgage rates and an increase in the number of mortgages banks are lending, have all contributed to soaring house prices (even during the pandemic lockdowns) and increasing inequity.

In New Zealand, banking sector policies affect who can access mortgages, funding for community housing, and funding for housing on Māori land. Banks' lending criteria can also have a significant effect on property developers' ability to invest in new and existing developments.

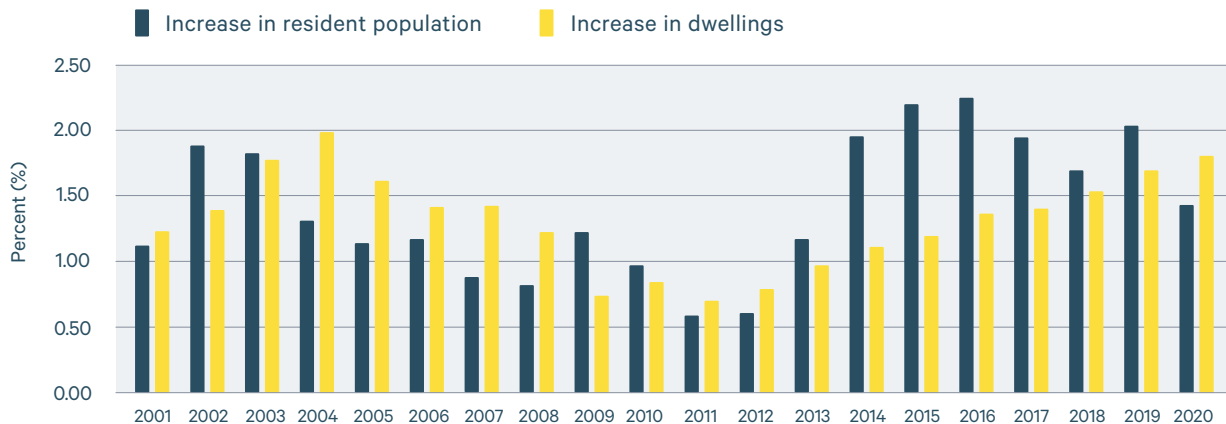
Internationally, institutional finance agents, such as mortgage providers and funders of residential developments, are having increasing impacts on home ownership patterns (27,42).

Figure 2 shows that there has been an increasing trend in house building, which is now once again outstripping population growth. Building more houses could be seen as a straightforward solution to the housing shortage and the growing inequity it is causing. However, international research indicates that simply increasing housing stock does not bring prices down to a widely affordable level in the short- to-medium term (28,44). In 2014, almost 58 percent of newly built houses were in the highest 25 percent of house prices (45). To improve equity, more new builds need to be affordable.

To be more equitable, housing design and types of tenure also need to be more diverse (46). For example, expanding alternative rental solutions, such as market and non-market build-to-rent schemes, could provide more long-term security for tenants. To enable such developments, inclusionary zoning needs to be considered – that is, setting a quota for both public and private rental housing in all major developments. The market alone will not provide sufficient affordable housing (47,48).



## Annual growth in New Zealand residents and dwellings



**FIGURE 2** Comparison between annual growth in the New Zealand population and the increase in dwellings between 2001 and 2020 (43).

The housing shortage is changing how we think about what kinds of new houses we build and where. Multi-unit, mid-rise housing (including townhouses and apartments, and units in retirement complexes) is gaining popularity. These types of housing accounted for over 40 percent of new residential consents in 2019, compared to 16 percent in 2009 (49). Not everyone wants to live in

a smaller house or have a higher density of houses in their neighbourhood, but by paying attention to urban form and design, infrastructure costs and carbon emissions from transport and building energy use can be reduced for the benefit of all (50,51).

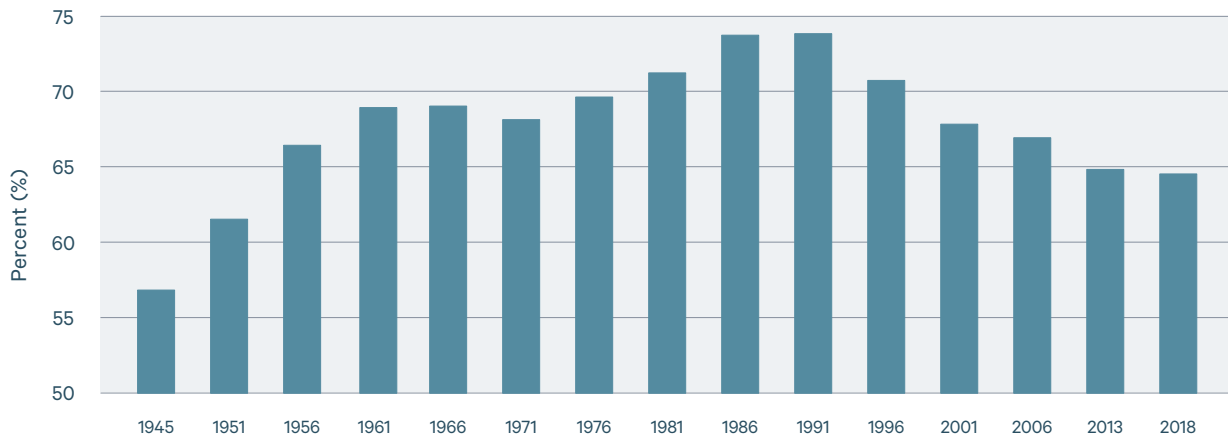
# HOME OWNERSHIP

**Tenure remains one of the most significant markers of inequality in housing. People who don't own [their home] have less ... security, poorer affordability, and worse housing conditions.**

*Housing in Aotearoa: 2020, Stats NZ (32)*

Home ownership rates have been dropping steadily since the 1990s. In 2018, 64.5 percent of households owned their homes, compared with 73.8 percent in the 1990s (32) (Figure 3). This trend is contributing to the growth in inequity because home ownership has links to greater wealth, health, and welfare over a lifetime (52).

**Post-war trend in proportion of New Zealanders living in their own home**



**FIGURE 3** Trends in home ownership in New Zealand from 1945 to 2018 (53).

*Right: Pallant Street, Manurewa, Auckland.  
Image: Kāinga Ora – Homes and Communities.*



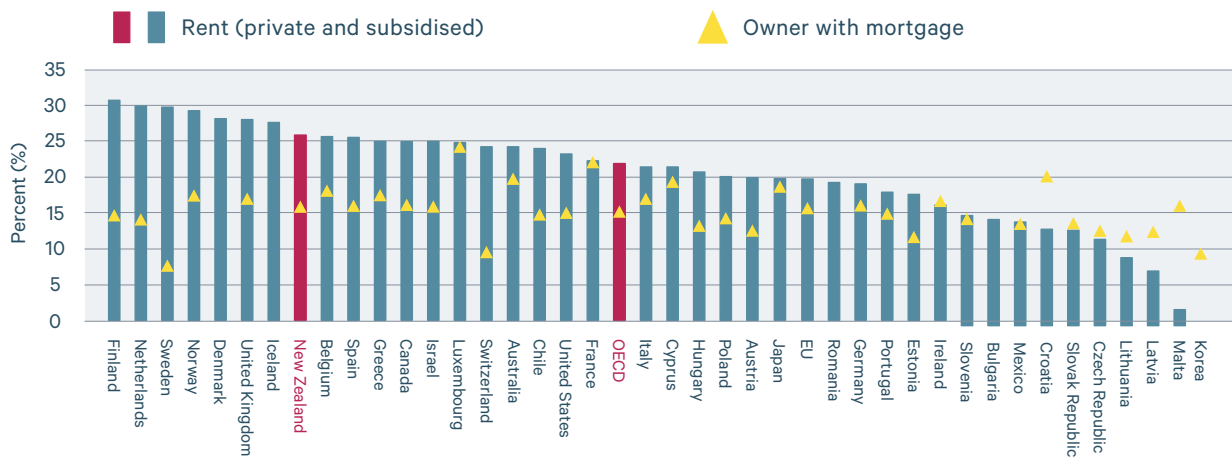
## House prices vs incomes

One of several reasons for falling home ownership rates is that house prices have been rising faster than incomes.

In 1980, the median New Zealand house price was twice the median household income (2). In 2019, it was about nine times the median household income (36).

This large rise in house prices relative to incomes has significantly benefitted existing property owners and made it harder for first-time buyers to enter the property market. Figure 4 shows how New Zealand's mortgage expenditure-to-income ratios compare internationally.<sup>9</sup>

**Median mortgage burden (principal repayment and interest payments) or rent burden (private market and subsidised rent) as a share of disposable income, in percent, 2019 or latest year available.<sup>1</sup>**



**FIGURE 4** Housing costs over income (OECD Affordable Housing Database) (56).

Note 1: In Chile, Mexico, New Zealand, Korea and the United States, gross income instead of disposable income is used due to data limitations. No data on mortgage principal repayments available for Denmark due to data limitations.

## Housing futures for seniors

Before the 1990s, most young adults could reasonably expect to own their own home and be mortgage-free by retirement. This is now increasingly difficult (31). The proportion of people aged over 65 years living in their own mortgage-free house has fallen from 86 percent to 72 percent (1). The number of people receiving both New Zealand Superannuation and the Accommodation Supplement, which subsidises rent or mortgage costs, is going up by about 2,000 a year (1). There is a growing risk of greater numbers of older people living in housing-related poverty (1), or even homelessness. One of the main reasons for this is that New Zealand Superannuation levels assume people over 65 years of age do not need to pay mortgage or rent (57,58).

<sup>9</sup> International comparisons of housing costs in relation to income are contentious. However, the OECD's indices of housing affordability (38) have credibility, and take into account important factors such as interest rates (in the case of mortgages for owner-occupiers). It is widely considered that Demographia's index of housing affordability is not the most appropriate or reliable index (54,55).

## Home ownership and Māori and Pacific peoples

Māori and Pacific peoples, both predominantly young populations on lower incomes, have been significantly affected by falling home-ownership rates (1). Pacific peoples suffered the greatest decline in home ownership with the proportion living in a house occupied by the owner falling by 35 percent between 1986 and 2013. This compares with a fall of 20 percent for Māori and 14 percent for Europeans (12). These changes compound inequities (59).

While some Māori have shares in collectively owned land, there are challenges to building on land owned by multiple people, including difficulties developing infrastructure, accessing finance, and meeting planning rules (1).

### Culturally relevant housing

#### **Ka mate kāinga tahi, ka ora kāinga rua<sup>10</sup>**

Fairness in housing means developing more housing that is appropriate for the realities, needs, and wellbeing of various cultures.

Papakāinga – communal-style housing on ancestral land – for example, is seeing a resurgence in popularity as a way of supporting whānau ora Māori family health (60–62).

For many Pacific peoples living in Aotearoa, housing that is culturally relevant and socially functional includes larger houses designed for multiple generations (63–65).

<sup>10</sup> This whakatauki proverb highlights the resilience of Māori in traditional times. An interpretation of this proverb is that if the first home is no longer able to sustain the whānau, another can and must be created, so that wellbeing can be maintained.



## Wealth and housing

Land and housing are usually a household's biggest asset in Aotearoa. The property price boom has therefore widened the gap in wealth between those who own houses and those who don't (66).

Until the 1990s, New Zealanders mostly bought a house to live in themselves. But since then, purchasing housing has become the most popular form of investment.<sup>11</sup> Between 2009 and 2019, the value of wealth in the form of land and housing grew 91 percent, or by more than \$400 billion – 80 percent of which was from appreciation in house values (7). As a result of high prices because of the housing shortage, owners of properties, especially those who own multiple houses, have reaped 'large, windfall gains' (7). If passed on to the owners' children, this housing wealth may have the effect of increasing inequity for several generations to come.

*Left: Churton Park, Wellington. Image: Andy Radka/photonezealand.*

<sup>11</sup> Buying houses to accumulate wealth has been bolstered by low interest rates (which both reduce debt servicing costs and push up house prices) and New Zealand's weak capital gains tax (66) (recently strengthened with a 10-year bright-line test).

## RENTING

### **There are great divisions between those who own their house and those who rent.**

Philippa Howden-Chapman, Sarah Bierre, and Chris Cunningham (2).

About one third of New Zealand households now rent (31.9 percent), and this proportion is increasing (32).

Renting can be an appropriate option if rental housing is available, good quality, stable, secure, and reasonably affordable (26). In a number of European states with strong tenant-protection laws, for example, it's common for rental accommodation to meet such criteria (67).

While renting in New Zealand has long been worse than living in your own home for your finances, your stability, and your health, this is even more so today as increasing proportions of people are paying higher proportions of their household incomes on rent (68). This is particularly the case for those in the lowest fifth of income (see Figure 1).

## Renting and income

Like house prices, the cost of renting has become more expensive since the 1980s (1). The scarcity of housing has had a flow-on effect on fairness for renters because it means landlords sometimes charge higher rents. Between 2009 and 2017, median weekly rents increased by 39 percent – and weekly incomes by 25 percent (7).

Data from the OECD Affordable Housing Database showed that people in New Zealand who rented spent more of their income on rent than homeowners did on mortgages (56). In the year ended June 2019, 44.1 percent of all households that didn't own their dwelling spent more than 30 percent or more of their disposable household income on housing costs (32), a level defined as being in 'housing affordability stress' (71). When the cost of renting takes half a household's income, then families are vulnerable to poverty and insecure housing (34). Although an estimated 334,000 households in 2019 received the Accommodation Supplement, overall, it had limited impact on the pattern of and exposure to affordability stress (71).

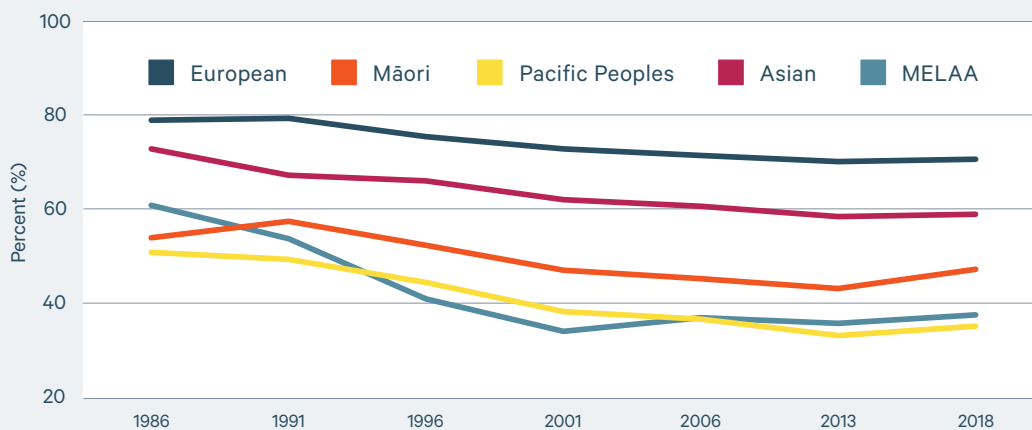
However, this trend for increasing housing costs may be changing. Stats NZ reports that in the year ended June 2020, the percentage of disposable income spent on housing costs was unchanged from 2019 (72).



## Pacific peoples and housing

Pacific peoples are the least likely of the major ethnic groups in Aotearoa to live in a household occupied by the owner (63) (Figure 5). New Zealand's Pacific population is about 8.1 percent of the overall population (69). Ninety-six percent of this population lives in urban centres – 63.9 percent in the Auckland region. Income levels of Pacific peoples are lower relative to other peoples in Aotearoa, and this affects access to housing and homeownership. Pacific peoples have the highest rates of overcrowding, and are over-represented in homeless populations and in emergency, transitional, and public housing (63).

### Percent of population in owner-occupied home by ethnicity



**FIGURE 5** Percentage of people in owner-occupied homes by ethnicity, 1986–2018 (70).

Note: MELAA describes Middle Eastern, Latin American, and African peoples.

## Renting and health inequities

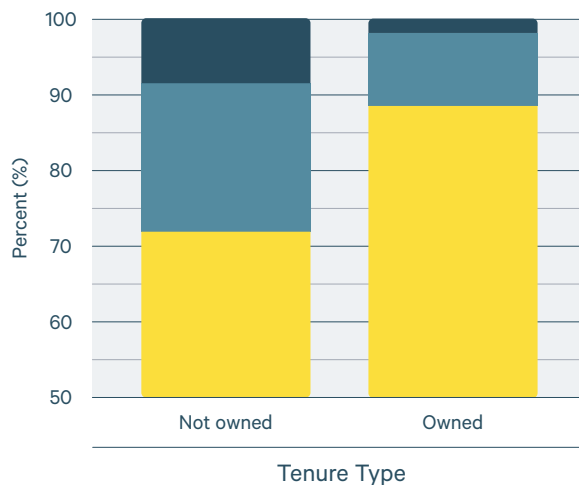
Mould, mushrooms, rotten walls – the latest House Condition Survey found 32 percent of rental properties were ‘poorly maintained’ compared with 14 percent of houses lived in by owners (73).

The 2018 Census showed that rental houses were over twice as likely to have mould than houses occupied by the owner (Figure 6). They are also less likely to be insulated, ventilated, and heated – as required by the Healthy Homes Guarantee Act 2019 (74).

## Renting and stability

People who rent, especially those who have private landlords, are likely to move more frequently than people who live in houses owned by someone in the household (32). In the 2018 General Social Survey, the most common reason given by renters for moving was that their tenancy had been ended by their landlord. The survey also found that ‘frequent movement can affect the ability of people to create a sense of connection with their local community’ (32).

**Size of mould patches in owner occupied compared to non-owner occupied dwellings**



### Mould levels

- Mould over A4 size – always
- Mould over A4 size – sometimes
- No mould/mould smaller than A4 size

**FIGURE 6** Sizes of mould patches in dwellings that are owned compared to those not owned by the occupants (75).



## Health and housing

### **Having secure, warm housing helps children thrive and [keeps] the young and old out of hospital.**

Philippa Howden-Chapman (76)

Everyone suffers from living in damp, cold homes, but children, older people, and people with disabilities or chronic illnesses are particularly vulnerable (77).

About 38,000 New Zealand children each year are hospitalised for diseases labelled 'housing sensitive' by the Ministry of Health – such as rheumatic fever, cellulitis, and childhood pneumonia (78). These children are 3.6 times more likely to be re-hospitalised and 10 times more likely to die in the following 10 years (78). One way to improve children's health is for existing homes to be retrofitted with insulation so they can more easily be kept above a temperature of 18 degrees Celsius (77). Insulation is also important for older people because it helps them to age comfortably at home, rather than having to move to institutions (79).

Overall, improving the quality of housing has clear co-benefits for occupants' health and wellbeing, as well as wider benefits such as reducing carbon emissions (68).

## Renting and children

Private rental housing is often of poorer quality than other housing, and therefore children in renting households are the most likely to experience cold, damp housing, which is associated with respiratory and other health conditions (80). Around four in ten tamariki children in the Growing Up in New Zealand study<sup>12</sup> were living in rental housing at four years of age – 36 percent in private rental housing and 7 percent in public rental housing (81). The 2018 Census shows that 47.5 percent of disabled children live in a home owned by a member of their household, compared to 64.5 percent of non-disabled children (82).

Beyond health, there are other ways that children living in rental accommodation often get an unfair start in life. Children in private rental housing are the most likely to move compared to children living in public housing or homes owned by their parents. Moving to a new house is stressful for children as well as adults, and can be disruptive to children's education and social lives (4).

## Renting and discrimination

When rental accommodation is scarce, there will be many applicants for each property and some people will miss out unfairly. There is evidence of discrimination against the homeless, one-parent families, Pacific peoples, Māori, the unemployed, and disabled people (2,7).

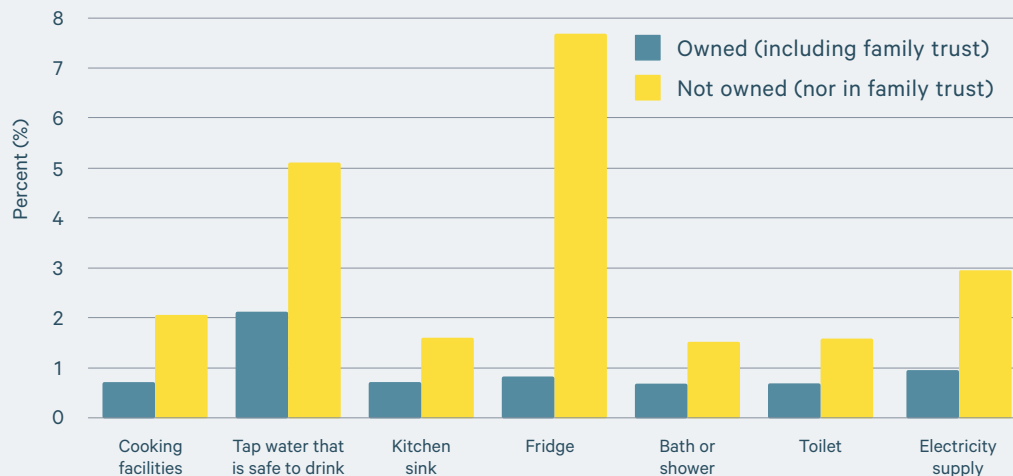
Disabled people who own assistance dogs can struggle to find rentals because of 'no pets' policies (85). Private rental housing is often inequitable for disabled people because the Building Act 2004 does not include requirements for accessibility (86). Landlords can be reluctant to house disabled tenants because they are worried about wheelchairs damaging doorways and floors (85). They may also be resistant to allowing modifications to the house to meet disabled people's needs.

<sup>12</sup> The Growing Up in New Zealand longitudinal study tracks the development of approximately 7,000 New Zealand children, from before birth until they are young adults. It began in 2009. <https://www.growingup.co.nz/>

## What does a house need?

The 2018 Census included a new question about housing. It asked householders about their access to basic amenities: drinkable tap water, electricity, cooking facilities, a kitchen sink, fridge, toilet, and a bath or shower (70). The Census results showed that of children under the age of five, 4.2 percent were living in dwellings without drinkable tap water and 2.3 percent were living in dwellings without access to electricity (83). Those who owned the homes they lived in had better access to basic amenities than renters (Figure 7).

### Percentage of occupied private dwellings without basic amenities



**FIGURE 7** Access to basic amenities by tenure in 2018 Census (84).

## Housing accessibility and universal design

Being able to move safely and easily from an accessible home to an accessible neighbourhood using accessible transport is key to a sense of belonging and wellbeing (87). Having an accessible home also allows disabled people to both receive and visit family and friends, and to participate in the wider community (88). But although 24 percent of New Zealand's population is defined as disabled,<sup>13</sup> only 2 percent of housing is accessible (7). There are recommendations that government ensure accessibility and universal design is implemented in all existing and new housing (10,34,89), and Kāinga Ora – Homes and Communities has a policy that aims to make 25 percent of new public rentals accessible.<sup>14</sup>

Universal design recognises that people have different needs at different times in their lives. Design features such as flat entry or a ramp may appear to be only for wheelchair users, but they are also easier for pushing children in strollers, using a walking frame, or carrying heavy parcels. Designing a structure like a ramp at the beginning of a project is easier and cheaper than retrofitting (90).

<sup>13</sup> For the Stats NZ definition of disability for children and adults, see <https://www.stats.govt.nz/methods/measuring-child-poverty-concepts-and-definitions>

<sup>14</sup> <https://kaingaora.govt.nz/news/new-kainga-ora-accessibility-policy/>

## PUBLIC HOUSING

In New Zealand, local and central governments and NGOs (non-governmental organisations) build and/or subsidise rental housing for the public – sometimes called ‘state’ or ‘social’ housing.

Public housing provides housing security for those who are not in a position to own their own home or rent privately (91). Through the government Income-Related Subsidy (IRS), public housing rents are set at 25 percent of income. The IRS funds the gap between that affordable rent and market rents. Tenants in council housing, such as City Housing in Wellington, which continues to be owned by the council, are not eligible for the IRS. Instead, they pay 70 percent of the local market rental prices, which are higher than 25 percent of their incomes. However, in Christchurch, where the council has transferred its housing to the Ōtautahi Trust, tenants are eligible for the IRS and therefore pay lower rents.

Today’s inadequate supply and high cost of private rental housing is putting pressure on public housing. In response, the largest government building programme of public housing since World War II (1939–45) is in progress.

The Crown agency Kāinga Ora – Homes and Communities has been charged with rapidly lifting the number of public houses built, and the current Government has committed to building or buying 18,000 additional public and transitional housing units over the four years to 2024. Community housing agencies and iwi are also building public, transitional, and papakāinga housing (92). According to the Salvation Army, at least 2,000 more units need to be built each year for the next 10 years to meet future demand (93).

In the meantime, the waiting list for public housing has grown to over 23,000 people as of 31 March 2021 – an increase of about 45 percent compared with the same time in 2020 (94).

### Public housing and fairness

The Ministry of Social Development decides who is eligible to go on the public housing waiting list and what priority they are given. This waiting list is to some extent dependent on government policy, and it is hard to be fair to all the households who need good-quality, accessible, affordable public housing without dramatically increasing the supply.

People seeking public housing are on low incomes. These are predominantly young whānau families with children, and most are Māori and Pacific peoples. Other groups who have additional housing needs include:

- People with disabilities who need accessible housing.
- Refugees accepted into New Zealand.
- Long-stay hospital patients who need supported housing before they can be discharged from hospital.
- People in the criminal justice system who can be held in prison if they don't have a home in which to complete home detention or to be on remand in. Similarly, for those who have served their time, they may not be released from prison on parole because their home is not judged to be appropriate by the Department of Corrections. A 2017 study found that a 'lack of stable accommodation' had the biggest impact on a negative outcome following release from prison (95).

*Right:* Everitt Road, Ōtara, Auckland.  
Image: Kāinga Ora – Homes and Communities.







## HOMELESSNESS

**Ending homelessness and resolving the housing crisis is ... about the health of the nation.** Leilani Farha (7)

Some people are not able to secure housing, perhaps because they do not have the cash to pay a bond or are not considered desirable tenants by private market landlords. Particular groups are often discriminated against in the rental market, including sole parents and children, and those with mental health or addiction issues (96).

Over the past 30 years, homelessness has risen (97). At the time of the 2018 Census, just under one percent of the population (about 41,600 people) were estimated to be homeless (32).

A further 60,000 people were defined as homeless because they were living in 'uninhabitable housing' that lacked basic amenities (see Figure 7). This increases the estimated number of people living in severe housing deprivation (homelessness) in New Zealand in 2018 to more than 100,000 (83).

Homelessness affects different groups unequally: over 50 percent of homeless people were aged under 25, 32 percent were Māori, 29 percent were Pacific peoples, and 43 percent were sole parents. According to a 2018 Auckland

homeless count, LGBTQI+ people, sex workers, and persons with disabilities were over-represented in the homeless population (7). A 2018 review of homelessness found that rates of homelessness were highest among Māori and Pacific young people in Northland, Auckland, and Gisborne (97).

### Hidden numbers of homeless

No data are collected on the ‘floating population’ of homeless people who do not, or cannot, access government housing assistance or get help from overloaded community agencies (1). Community-based organisations offering services to homeless people are so low in resources that they report having to turn away 80 to 90 percent of people who come through their doors (1).

The number of homeless people recorded in statistics is therefore likely to keep increasing if more services are offered, and the ‘hidden’ homeless gain the confidence to come forward for assistance.

### Housing First initiative

One successful approach to ending homelessness that is backed by international evidence is Housing First. The People’s Project in Hamilton was the first provider in New Zealand to use Housing First on a large scale. It demonstrated the success of housing that doesn’t have pre-conditions (that clients have to stop drinking, for example) and includes support from health and social services (98,99).



## ACTIONS

There are some key actions that Te Tapeke Fair Futures panel considers would assist progress towards more equitable housing, as outlined below. These areas are interrelated and improvements in one will influence improvements in another.

### A shared vision

Ensuring equitable access to housing requires a shared vision of where we need to be and an agreed plan to get us there. This could take the form of a housing equity charter – developed by all those involved in the housing sector: central and local government, iwi, renters’ organisations, community housing providers, private landlords, banks, and property developers.

A housing equity charter would be underpinned by partnership obligations under Te Tiriti o Waitangi, and by the human right of every person, no matter their circumstances, to live in affordable, healthy housing. An example of such a charter is the ‘Framework Guidelines on the right to a decent home in Aotearoa’, developed by the New Zealand Human Rights Commission (17).

A charter will need to be supported by actions. The two mainstays of equitable access to healthy housing are *affordability* relative to people’s income, and an adequate *supply* of housing. The charter would set out specific actions to increase housing supply and affordability across the housing spectrum (including supported housing, rental housing, and progressive home ownership) and reduce current inequities.

### Improving rental housing

Actions are needed to increase the supply of quality rental housing so that people can live in secure, healthy housing – particularly those on low incomes or with additional housing needs due to age, ill health, or disability. The private rental sector needs to be encouraged to focus on producing good housing services (including security of tenure) rather than on capital gains. Recent actions, including changes to the Residential Tenancies Act in 2020 that ban letting fees, limit rent increases to once in 12 months, and prohibit landlords ending periodic tenancies without reason, are a step in the right direction (100).

## Minimum standards for housing

Progress towards improving housing quality is being made – through the Healthy Homes Guarantee Act 2017, for example, but further strategies are needed to ensure houses are safe and warm. Opportunities can be identified where government, the community, and the private sector work together to improve housing quality.

The quality of New Zealand houses can also be improved by setting and upholding minimum standards in areas highlighted by the World Health Organization Housing and Health Guidelines (77), such as heating, insulation, ventilation, moisture, reducing crowding, and increasing accessibility.

To reduce inequity, building accessible houses that incorporate universal design is key.

The pace of change in these areas needs to increase. Ongoing monitoring of housing quality across all tenure types by Stats NZ and researchers will play an important role in guiding progress.

## Culturally appropriate housing

Initiatives and approaches aimed at improving housing equity must be appropriate for different cultures. In the case of new housing, this may involve changes to planning regulations to accommodate shared ownership models. There must also be financial support for communities to develop housing, such as papakāinga housing, that meets their needs and aspirations.

## Balancing housing supply and demand

The number of houses being built is not keeping pace with the number and kinds of houses, and secure types of tenure, that are needed by New Zealand's growing population. As long as there is this imbalance between supply and demand, especially for affordable housing, unfairness in housing in this country will continue.

Significant work is underway to increase public and affordable private housing. For example, The Crown agency Kāinga Ora – Homes and Communities is building unprecedented numbers of public houses, as well as underwriting affordable Kiwibuild houses for purchase (101). Not-for-profit community housing schemes are working to address the shortage of and accessibility to affordable housing for low-income New Zealanders. There are also shared ownership and rent-to-buy programmes (102,59,103).

It is also important that local and central governments continue to work together to sustain investment<sup>15</sup> in infrastructure that supports housing development projects, including urban intensification.

However, given current and expected demand, additional strategies are needed to ensure sufficient quality housing supply. These strategies include remediating older state and council houses and apartments to a higher earthquake and energy standard, rather than demolishing them (51). An example of this is the Central Park Apartments redevelopment in Wellington (104).

### **Possible tax and regulatory changes**

There are a variety of tax, spending, and regulatory changes that could be considered to improve housing equity.<sup>16</sup> People could be taxed on the potential use of their land, for example, via land taxes, rather than on the current use of the land. This could discourage land-banking in peri-urban areas.

The government could further develop the bright-line rule<sup>17</sup> on housing capital gains, or establish a wealth tax, revenue from which could be redirected to a housing fund. Similarly, additional tax revenue from recent changes in tax deductions for investors could be redirected to a fund for housing-related infrastructure to support necessary urban development.

The Accommodation Supplement, a demand-driven benefit that is also New Zealand's second-largest benefit (after National Superannuation), could be fundamentally reviewed to avoid perverse effects, such as the inflation of rental prices.

Forward-thinking immigration and tourism policies must also be considered. High levels of pre-Covid-19 immigration and tourism (with houses being repurposed as short-stay accommodation) drove much of the housing shortage; and increased homelessness during the pandemic led the government to temporarily rent under-used motels and hotels to house people.

<sup>15</sup> <https://www.treasury.govt.nz/information-and-services/nz-economy/infrastructure/new-infrastructure-funding-tool>

<sup>16</sup> It is recognised that these and other possible tax measures have complex effects on housing and other parts of the economy, which would need to be thoroughly analysed before their application.

<sup>17</sup> The bright-line property rule means that if you sell an investment property you have owned for less than 10 years you may have to pay income tax on any financial gains (105).

## CONCLUSION – A FAIRER FUTURE FOR HOUSING

**To adequately house all New Zealanders, we all need to accept that just as it takes a village to raise a child, it takes a country to care that everyone has a secure, warm, dry house to live in.**

Philippa Howden-Chapman (76)

The evidence in this report underlines that some groups of New Zealanders are struggling to cope with the costs of housing. Actions to assist these groups are being taken, but more can be done. This country's ongoing response to the Covid-19 virus is showing that rapid, positive change can be achieved. Change is happening already in the housing sector, but so far it has not met the scale of apparent need. By continuing to rethink housing, and working together, it is possible to realise fairer provision of housing in New Zealand.

We will have made significant steps towards an equitable housing future when everyone in New Zealand can access secure, affordable, healthy housing – whether they are renting or own

Right: Bader Drive, Māngere, Auckland.  
Image: Kāinga Ora – Homes and Communities.

their own home. As noted at the beginning of this paper, improving housing equity will lead to people living healthier, more productive lives.

However, achieving this requires addressing a complex mix of factors. These include, for example, tax policy that drives purchase and investment incentives, and policies on the redistribution of income, population, immigration, and tourism growth that drives housing demand. We also need to address the availability of skills and capital to develop new housing, local government planning requirements and infrastructure investment, urban intensification that reduces carbon emissions and builds resilience to climate change, incentives for landlords to meet healthy home standards, interest rates, and government financial policies. All these factors need further policy attention.<sup>18</sup>

One thing that is clear to Te Tapeke Fair Futures panel is that an increasing number of New Zealanders are missing out on the opportunity to live in a healthy, affordable home, and this comes at a cost to us all.

<sup>18</sup> See for example, 'A Fair Economic Future? Impacts of Covid-19' by Alan Bollard: <https://www.royalsociety.org.nz/major-issues-and-projects/fair-futures/a-fair-economic-future-impacts-of-covid-19/>



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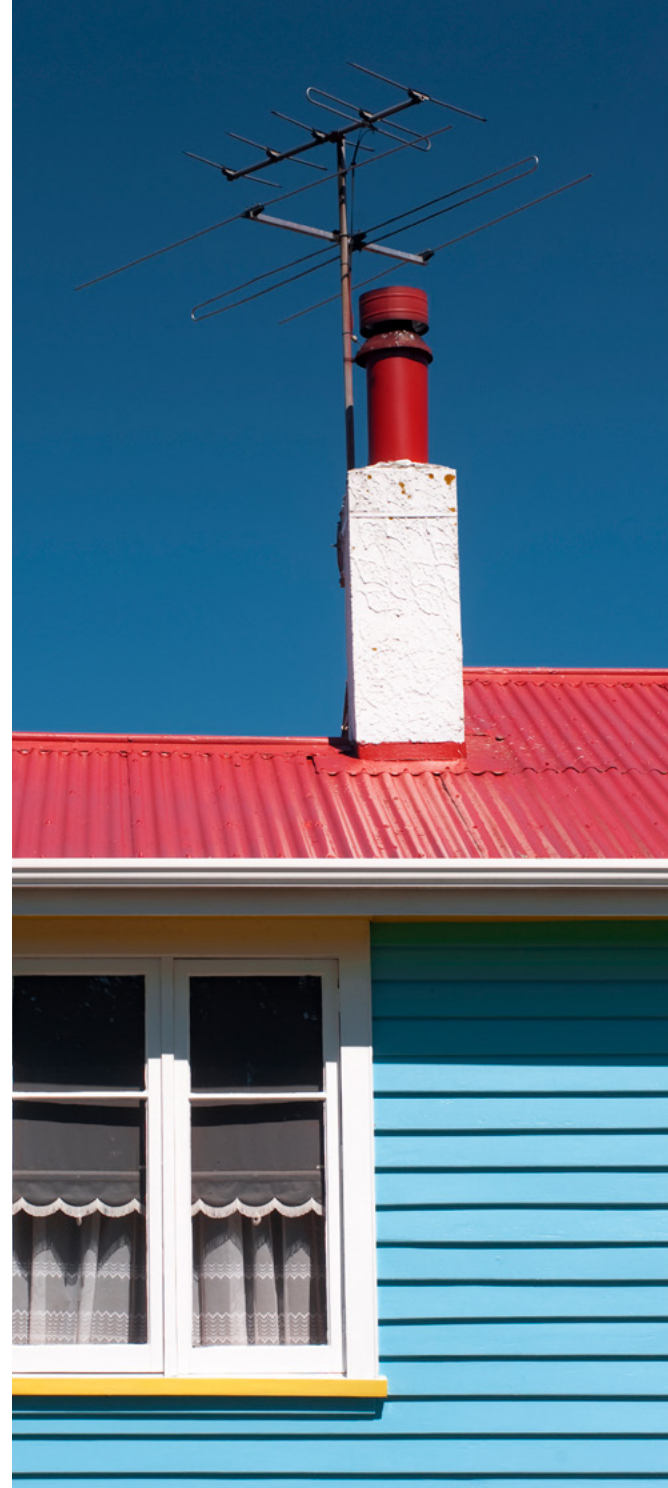


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