



2 SWINGS IN NATIONAL HOUSING POLICY

Housing policy has zigzagged sharply in the last 14 years. From broad state provision of subsidised housing and accommodation benefits, policy changed to market rents and sales of state housing, followed recently by diminished state provision.¹

IN 1990, people on low incomes received different levels of assistance, depending on whether they were state or private tenants. The Housing Corporation subsidised mortgages and rents (at 25% of household income), and the Department of Social Welfare provided an accommodation benefit for private tenants.

In 1992 the government replaced the Housing Corporation with a state-owned and commercially-oriented company, Housing New Zealand. It also raised rents to market levels by July 1996, which breached some state house tenancy agreements.²

The Accommodation Benefit was replaced in 1993 by an Accommodation Supplement (AS) available to all low-income tenants. Its complex formula was adjusted for need, income and location; at first it paid 65% of the difference between 25% of tenants' total income and their rent, raised to 70% in 1997.

The Accommodation Supplement initially appeared to be much more generous than the previous benefit, but it led to rapid rent increases and left many tenants worse off. For example, in South Auckland between 1993 and 1997, rents rose at four times the rate of inflation and house prices climbed even more, while there was little growth in the number of houses. Johnson's report for the Child Poverty Action Group (CPAG) says: "...the Accommodation Supplement has proved to be a landlord subsidy ... increasingly burdensome for taxpayers."³

The change to market rents in state houses fostered overcrowding and has had a strong impact on housing in Auckland, and especially on families with low incomes.

Between 1992 and 1999, the government sold huge amounts of state housing assets. The number of state-owned rental



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units dropped from nearly 70,000 to 59,000 as they were sold to private buyers. The state-owned mortgage fund was ended in 1992 and by 2000 sales of state mortgages to private buyers had reached \$4 billion. This revenue was not re-invested in social housing. No new state housing was built or bought in the 1990s and maintenance of existing houses was reduced.

In 2000 the government re-introduced income-related rents for just over 50,000 households living in state houses. At that time "a further 150,000 households or 400,000 people remained in private rental housing, living in financial circumstances similar to those of state tenants".⁴

Current housing policy has been described as "minimal state involvement couched in the rhetoric of state support".⁵ In 2003, 58% of households on Housing New Zealand's waiting list were in Auckland, and the number of families in high or urgent need of a state house topped 4,000.

The Government plans to build, buy or lease more than 3,300 state houses to 2007, 73% in Auckland.⁶ This level of supply will barely match population growth. A third of this new stock will be leased, reducing the supply for low income families who do not qualify for state houses.

This means the situation for low-income families renting private houses is unlikely to change from where it was in 2000. At the rate of government spending on additional state housing, it will take up to 20 years to replace the 10,000 houses earlier sold in less than seven. The stress of this under-investment in housing is being felt most in Auckland, which in 2001 had 31% of the New Zealand population and the highest demand for housing.

The Accommodation Supplement (AS) has become built into property values and the expectations of landlords and tenants. The AS cost taxpayers \$352 million in the 1993/4 financial year, but within six years it had reached \$864 million, twelve times the rate of inflation. Johnson says this rise results directly from the inequality between rich and poor which grew during the 1990s, and which is maintained by current housing policy.⁷

Total AS payments are likely to double over the next 20 years to more than \$1,000 million a year in 2021. This amount would build around 5,000 state houses, enough to house the families currently in high need of a state house and with some left over to get the Government off this financial treadmill.

Johnson and CPAG says this gives the government a choice. It can funnel



around \$50,000 per household to landlords through AS payments over 20 years, or it can spend this amount on alternatives to help solve the housing shortage.

New Zealand has a low level of state and other social housing (6%) compared with many European countries, where it makes up to 40% of the total.⁸ Housing policy has largely ignored the non-government social housing sector, which is underdeveloped compared to European countries.

The Government is reviewing the Residential Tenancies Act 1986. *Building the Future: The New Zealand Housing Strategy* was released in May 2005. This sets the direction of housing policy and outlines a ten-year programme of action.

The strategy's priorities are to improve access to affordable and sustainable housing and home ownership, improve housing quality, develop the private rental sector, strengthen housing sector capability and meet diverse needs. Recommendations from the strategy's discussion document are included in other parts of this report.

Statutory responsibilities for housing

There is no right to adequate housing under New Zealand law. The Health Act 1956 and the Building Act 1991 require local councils to monitor housing conditions and building standards, contain overcrowding and act on substandard housing.

However, councils rely on complaints from tenants to act on dangerous or unhealthy rental housing. Councils cannot require upgrading unless a fire hazard, for example, is likely to cause almost certain death.

A former chief executive of Housing New Zealand described this regulatory regime as lax and discriminatory, with inadequate penalties that deal only with crowding.⁹

The Local Government Act 2002 may enable councils to play a more important role in meeting housing needs.

The recent leaky building crisis - rotting frameworks needing complete replacement in many nearly-new buildings - resulted from changes introduced in the Building Act 1991. This crisis has sparked public debate on "excessive deregulation" about new buildings in the Act, but not about substandard older housing.^{10,11}

Treaty of Waitangi

Under Article 3 of the Treaty, all Crown agencies should ensure that Maori citizens

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enjoy the same rights as others. However, Maori have been substantially disadvantaged by housing markets and policies.¹² The translation of monocultural policy into housing design has produced a stock of small state houses that are unsuitable for extended Maori families.

Housing policy has also assumed that the family unit is independent, autonomous and self-supporting. This is less common in Maori or Pacific households, where household bills often come second to extended family expenses (see Appendix 1).

Criticism of the way government housing policy has failed Maori has been longstanding and consistent (See Beyond Monocultural Housing). One report said that treating everyone the same had failed to achieve equal outcomes for Maori and Pakeha.¹³

International obligations

There is consistent evidence of discrimination in private and state rental housing, and there have been no recent policy initiatives to counter this. Tenants are reluctant to take action due to a shortage of houses, fear of eviction and lack of knowledge about how to complain. This impacts particularly on Maori, Pacific peoples, those with mental health problems, and other stigmatised populations.^{14,15,16,17,18}

Although the New Zealand Government has signed the UN International Covenant on Economic, Social and Cultural Rights (ICESCR), which includes a right to adequate housing, it has not included this right in our laws.

A group of NGOs argues that the Government is in breach of the Covenant's clause banning discrimination because of the concentration of housing deprivation among Maori and Pacific people.¹⁹

POSSIBLE ACTIONS

- ➔ Include the right to adequate housing in law by either –
 - Amending the Bill of Rights
 - Including in housing or human rights legislation a specific requirement that all people, including homeless people, are adequately housed
 - Including ICESCR rights in a New Zealand constitution
 - Including rights and minimum housing standards in a Housing Charter.²⁰
- ➔ Develop a major role for social housing in the New Zealand Housing Strategy, with partnerships between HNZA, local government, third sector NGOs, iwi, Pacific communities, charitable trusts and other providers.²¹
- ➔ Assess the health impacts of major new housing policy initiatives during their development, using the Health Impact Assessment guidelines adopted by the Ministry of Health.



POSSIBLE ACTIONS *(continued)*

- Provide Government incentives for NGO social housing providers, including shared equity, revolving loan funds, mortgage guarantees and advisory services.²²
- Fund the NZ Housing Strategy with \$500 million a year for a decade to increase the supply of social housing.²³
- Involve Maori in developing a Maori housing strategy.²⁴
- Create a Maori Housing Authority.²⁵
- Require local bodies by law to retain their current overall level of direct provision of social housing.²⁶
- Revise the Health Act to include and enforce minimum housing standards.²⁷
- Monitor more effectively the safety standards, building regulations and tenants' rights in boarding houses.²⁸

Other policy-related possible actions follow other sections of this report.



3 AFFORDABILITY- THE HIGH COST OF HOUSING

Affordability and health

Unaffordable housing costs encourage crowding, force people into substandard houses or to live without heating. All of these also impact on health and are dealt with in the following sections.

Renting is bad for your health – renters have higher death rates from cardiovascular conditions and other causes than owner-occupiers, even when other socio-economic variables have been taken into account.³³

Renting and owning also lead to differences in how people rate their own health, levels of long-term illness and how often they go to their GP. This may be because owner-occupiers can afford better homes in better locations, making them less stressful to live in.³⁴

Households that are paying more than 30% of their income in housing costs often do not have enough left to pay for items essential to good health, including nutritious food and health services.

Low-income households tend to buy food high in fat, sugar and salt because it provides more energy per dollar than low-fat food.³⁵ One Auckland mother of four “spoke of wanting to be able to give her children ‘healthy food like apples’ but instead having to buy a box of mutton flaps and a 20 kilo bag of potatoes with which to feed her family for a week”.³⁶

The 1997 National Nutrition Survey found that 12% of households report feeling stressed because of not having enough money for food; almost a third of these households were Pacific people.

“I have no money set aside for food. I’ll pay the bills first and then if there’s money left over I’ll buy food... we don’t make a list or check the cupboards before shopping because there’s nothing in them to begin with. There’s nothing in the fridge.”³⁷

A survey of a random sample of low-income households throughout New Zealand found that 44% paid at least 40% of their net income on housing and one in four paid at least half.³⁸ Lack of money meant that at least once in the previous three months, three out of five had not been able to buy essential foods. Over half had not been able to visit a doctor when they needed to. Two out of five had been unable to visit the doctor at least three times.

“Your kids’ health suffers. Prescriptions - they just come up out of the blue. Well, there’s your meat money because it has just gone on prescriptions.”³⁹

Several participants described having

- Housing is affordable if it is –*
- *Adequate – this includes the quality of the house, whether it suits the household’s needs, and whether it is in reach of work, shops, schools and community facilities;*
 - *And if households have enough income left over from mortgage or rent to cover other basic living costs, and provide an acceptable standard of living.*²⁹

COMMON definitions focus on the ratio of housing costs (usually a maximum of 25-30%) to gross income, rather than whether households have enough money left over for basic living after rent or mortgage payments.

The AMP Housing Affordability Index (HAI) is an ongoing measure of affordability for house buyers. It compares wages, house prices and mortgage interest rates to work out how many years it takes to buy a house on the average wage.

It shows that affordability in late 2003 was better than in the mid-1990s and not greatly different to the late 1990s. However, the deposit gap has increased and crossing the threshold to home ownership has become more difficult.³⁰

A report by Business and Economic Research Ltd (BERL) found that in 1996 at least 23,000 Auckland tenant households, or 6%, were paying unaffordable rents and predicted this would rise.³¹ This figure did not include households in substandard, crowded or unsuitable accommodation, or those paying unaffordable mortgages.

The 2000/01 Household Economic Survey found that 23% of Auckland households were paying 40% or more of their net income on housing. Tenant households were paying a larger proportion than owner-occupiers.³²

The 2003 NGO submission says the extent of the unaffordable housing problem cannot be overstated.



Robert Graham

*“I’ll pay
the bills first
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I’ll buy food.”*



to choose between food, heating, medical care and obligations to their whanau or families in the Pacific (see Appendix 1), and sometimes having to choose who could eat and who could do without.

“The amount of money we have for food changes each week depending on what cultural occasions come up. If there’s none then there’s more money for food. If there’s many, then its back to jam and bread... Ideally it would take about \$150 to feed everyone well, but even on weeks when there’s no cultural things, we still don’t have that much.”⁴⁰

Medical and dental care are frequently sacrificed in these situations.

The availability of health services, shops that sell cheap, healthy food, and affordable facilities for physical exercise are important for health in deprived neighbourhoods where people may not be able to travel far.

The scope of the problem

Housing affordability became rapidly worse during the first half of the 1990s, then steadied and has not improved since.⁴¹ By 1998, 8% of households were below the poverty line (half of the median household income) solely because of their housing costs. The steep increase in housing costs was caused by the Government’s introduction of the Accommodation Supplement and market rents in 1996,⁴² as well as the cost of first mortgages and immigration.⁴³ Migrant populations are heavily concentrated in Auckland.

Those least able to compete in the housing market are squeezed into sub-standard, overcrowded or unhealthy housing when housing costs rise and have slightly more options when costs fall. They often cannot afford heating in winter and may have to move frequently or endure periods of homelessness.

More families on low incomes are applying for Special Benefits to pay for their unaffordable housing. Of those on Special Benefits, an estimated 37% are receiving the maximum AS.⁴⁴

In 1996, Auckland City had the highest number of households paying rents over 30% of their income (12,000 or 9%) followed by Manukau City (5,541 or 7%).⁴⁵ These figures are acknowledged to be substantial underestimates.

In 2001, two out of five Auckland households in the bottom 20% income band were paying unaffordable rents, more than double the proportion in 1988. Households which include Maori and Pa-

cific peoples, people in what Statistics NZ calls the ‘Other’ ethnic group, families with children, solo parents, single person households, and people with disabilities and chronic illnesses are much more likely to live in unaffordable housing.

In November 2003, the HNZN had more than 3,200 high-need applicants in Auckland waiting for a house, but only 219 houses became free in that month.

In 2003 CPAG worked out the difference between affordable (25% of household income) and market rents for typical South Auckland households who were receiving an Accommodation Supplement.

A family of two adults and three children in a three-bedroom house on the lowest 25% of household earnings was paying about \$170 a week more than they could afford. A single parent family on the Domestic Purposes Benefit in a two-bedroom flat was paying \$100 a week more than they could afford.⁴⁶

‘Alatini’s 2004 survey of 103 Tongan households in Otago also illustrates the extra costs facing private tenants on low incomes. Two-thirds of the state house tenants in the survey were paying 25% or less of their income on rent, while 54% of private tenants were paying between a quarter and a half. Fourteen percent were paying more than half.⁴⁷

The research also says emergency housing is insufficient. Women leaving domestic violence refuges and people with long-term mental illness leaving hospital have difficulty finding adequate housing.

“Well, there’s your meat money because it has just gone on prescriptions.”

Table 2 - Households on Housing NZC waiting lists in April 2005

Area	Severe Need	Significant need	Moderate need	Low need	Total
Glen Innes	1	141	264	131	537
Grey Lynn	4	137	120	59	320
Henderson	1	423	401	165	990
Mangere	17	370	178	54	619
Manurewa	3	181	276	81	541
Mt Albert	2	82	133	132	349
Mt Roskill	1	287	291	84	663
New Lynn	4	258	253	87	602
Onehunga	1	188	114	58	361
Otahuhu	9	142	131	31	313
Otago	1	112	154	50	317
Panmure	1	110	218	95	424
Papakura	1	38	47	51	137
Takapuna	5	97	109	72	283
Auckland Total	51	2566	2689	1150	6456



Affordability and the Accommodation Supplement

The Accommodation Supplement (AS) pays up to 70% of the difference between 25% of tenants' total income and their rent, depending on need, income and location.

Just over half of all Auckland tenant households receive the AS. The average value of the supplement did not drop when income-related state rents were re-introduced, which suggests that private tenants receiving the AS had similar incomes to public tenants. Across New Zealand, three in every four people needing the AS are private tenants paying market rents. Most are on a benefit and the majority are households with children.

The New Zealand Poverty Measurement Project calculated that despite the introduction of the AS, between 1993 and 1998 the number of households below the poverty threshold nationally increased from 18.5% to 19.3% after housing costs were taken into account. Most of the increase in poverty came from renters paying market rents. The project estimates that in 1998 housing costs made up around 60% of the income shortfall for families living in poverty.⁴⁸ The poverty gap trebled for private renters and more than quadrupled for state tenants.

A higher proportion of Maori and what Statistics NZ calls people of 'Other' ethnicities (mostly recent African and Middle East migrants) receive the AS than Pacific and Pakeha people. Johnson estimates in the CPAG report that an extra 1,500 Auckland households each year will need the AS to help pay their housing costs.

Stuck in a rent trap

Housing markets have been described as "powerful engines of inequality" which take income from renters and give it to owners through tax exemptions, tax deductions and subsidies.⁴⁹ New Zealand's private rental market is made up of a large number of small investors, each owning only a small number of properties.

Historically, New Zealanders have been proud of their comparatively high level of home ownership. In 1991, almost three-quarters of Aucklanders were owner-occupiers. More adults lived in homes with a mortgage than without, and only 27% of households rented.⁵⁰

Home ownership has dropped since then, more in Auckland than elsewhere. By 2001, only 64% of Aucklanders were owner-occupiers and 36% were renting.

Home ownership dropped more among the poorest communities than the wealthiest. Only about 12% of the new Auckland households in that decade were owner-occupied; almost all new households on the lowest incomes were renting.

Between 1991 and 2001 Auckland renting levels rose most (10%) in Waitakere City, where home ownership dropped by 15%. Manukau City was second with a 13% drop in ownership and an 8% increase in renting. Auckland City has the highest level of renting at 40%. This city also has a large student population on low incomes and young professionals and couples with no children who do not want to buy a house.⁵¹

Home ownership tends to be lower among Maori and Pacific populations in the eight largest cities than in the rest of the country. These groups are more likely to have younger populations, have larger and younger families and to be on lower incomes. According to 2001 census data, in the four Auckland urban council areas, 56% of Pakeha households owned their home, compared to 26% of Maori and 24% of Pacific households.⁵²

Although most people over 65 live in their own homes, ethnic differences in older people's ownership rates have increased. In 1996, three-quarters of Pakeha older people lived in their own mortgage-free homes compared to half of older Maori and 25% of older Pacific people.

Sixty-two percent of Pacific people live in rented houses; in Auckland Pacific people make up 44% of HNZC tenants.⁵³

The majority of Tongan tenants in 'Alatini's 2004 Otago survey predicted they would never be able to save enough money to buy their own home.

"No, never with the income we have, which is mainly shared amongst medical bills. I guess that is why they call it a dream."⁵⁴

Crowded households are less likely to own and more likely to rent. In 2001, 68% of uncrowded households owned their own house, but only 38% of crowded households were owner-occupied.⁵⁵

It is almost impossible for the poorest quarter of New Zealand households to get a mortgage to buy a house because of the lack of low-income state loans and a drop in their real wages. This rent trap is particularly difficult for populations such as Pacific peoples, who have significantly lower individual and household median incomes than the general population.

Rent and house prices have grown faster than income since 1993.⁵⁶ Total housing costs for renters increased by 166% from 1987, while tenants' incomes

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rose by only 59%.⁵⁷

These steep rises in Auckland have trapped low-income households in renting. The tax system combined with the abatement regimes for the AS and other benefits discourages people from moving off benefits to low-income employment. “At its most extreme, the current regimes produce an effective marginal tax rate of 125% for some people.”⁵⁸

The AS formula ensures that most recipients’ housing costs are well over 30% of their income, up to 40% in the cities. AS does not help households save enough deposit for a mortgage. For many families, this has been the case for decades.

The fall in home ownership rates is likely, over time, to result in higher housing costs for retired people and increased government spending on accommodation supplements.⁵⁹

Buying on a low income

Low income people lucky enough to be able to save a deposit can get only small loans, so they can afford only housing that is substandard, of poor quality or would need major repairs in the near future.^{60,61}

The Auckland Regional Council’s Affordable Housing Strategy suggested that \$175,000 was the minimum price in 2003 for a reasonable quality, entry-level, commercially-built new brick and tile house and section in Auckland.

According to the Regional Growth Forum, in 1999 nearly two out of five Auckland households had an income of \$30,000 or less.⁶² A \$175,000 house is out of the reach of a household on \$30,000. Assuming this household was able to save a 20% deposit (a very difficult thing to do) and was receiving the AS, they could afford only a \$155,000 house at 8.5% interest with a 25-year mortgage.

Without the AS, this household could afford only a house costing \$116,000. While the AS does increase the purchasing power of this household, it is not enough to buy a new entry-level home. And even these modest prices would be out of the reach of the 30% of households earning under \$30,000.

Research with Maori indicates that most want to own their own home, but for a substantial proportion this has been an unachievable dream for more than a decade, and it was impossible to raise the amount needed for a deposit in Auckland City and South Auckland.⁶³

One literature review suggests that the most effective overseas government home ownership initiatives have focussed on the

availability and cost of mortgage finance for people with low incomes.⁶⁴

Housing gaps for mental health service users

An estimated 3% of New Zealanders, or around 240,000 people, have serious, ongoing and disabling mental illness needing treatment from mental health or alcohol and drug services. More than half do not get treatment. One study estimated that up to half of people with ongoing and disabling mental illness may have problems with their housing.⁶⁵

Most mental health service users interviewed for this study reported major problems finding affordable housing. They did not want to live long-term in clustered or group housing for people with mental health problems. They found the move from residential mental health treatment to independent living to be a major hurdle.

Most transitional short-term housing requires rent in advance, a bond payment, or a mental health needs assessment, all of which were problems for interviewees. They also said there is little housing for older people who have been in mental health institutions for a long time and who will always have high support needs.

Owing money to the Department of Work and Income was common among mental health service users, as they may need grants for bond and rent advances more than once a year if they move in and out of hospital.

New Zealand affordability initiatives

→ In 2003, the HNZC Housing Innovation Fund was established for iwi, community, church and ethnic groups who want to provide housing in Special Housing Action Zones such as South Auckland. They must target low income groups and meet at least 15% of the project cost.

→ Non-profit organisations using volunteer labour, such as Habitat for Humanity (HFH), could build a new brick and tile house for \$130,000 in 2003. HFH provides no-interest mortgages and uses 500 hours of labour from the eventual low-income owners to build its houses. It is currently building up to 29 houses in Clendon. However, its resources are limited. In the Auckland region HFH has been able to build only 42 houses for 227 people in the last 11 years.⁶⁶

→ Some similar projects have been less successful. One Group Self-Build Pro-

“In 1999 nearly two out of five Auckland households had an income of \$30,000 or less.”



gramme resulted in buildings which did not meet resource consent, leaving participants owing mortgages on unliveable houses.⁶⁷

→ The Auckland Regional Affordable Housing Strategy proposes a raft of affordable housing action areas and tools for adoption by local authorities. One commonly used overseas tool is inclusionary zoning, which requires up to 30% of all developments over a certain size to include an affordable housing component.

The NGO submission noted that the only councils which had agreed to develop their own action plans were Manukau and Waitakere City. The Manukau City Affordable Housing Strategy proposes support for affordable living in the large new Flatbush area, and in the retail precincts of Manurewa and Papatoetoe.

→ Housing New Zealand has developed some initiatives aimed at commercial developers and landlords. It has promoted lease arrangements with the private sector, guaranteeing owners a ten-year, risk-free market rental from HNZC. The HNZC does not disclose the extent of the scheme due to commercial sensitivity; the NGO submission sees it as an expensive intervention which will worsen house affordability in the long-term.⁶⁸

→ HNZC also sponsored a new Community Development Award category in the Registered Master Builders 2004 House of the Year Awards, to recognise affordable, good quality housing built to meet a community and social need.

→ HNZC and Kiwibank are piloting a mortgage insurance scheme, for those able to afford repayments but unable to qualify for mortgage finance through other banks. There were 279 approvals by December 2003 from 9,000 enquiries.

→ The energy-efficient Now Home demonstration project is being planned for New Lynn, using current sustainable technologies and funded by the Foundation for Research, Science and Technology. This partnership project involves Waitakere City Council and other organisations, and the house is expected to sell for approximately \$180,000.⁶⁹

→ The inaugural meeting of Housing Aotearoa, a national umbrella group for social housing organisations, was held in October 2004. It defines community-based housing as “communities working together to define their housing needs and to meet those needs, using public and private funds where necessary”.

→ An Affordable Housing Project is planned in the Urban Form Design and Development Work Strand of the Sustainable Auckland Cities Programme. It will

involve local and central governments in sustainable approaches to Auckland region affordable housing.

Overseas affordability initiatives

→ The USA has introduced the Low Income Housing Tax Credit programme, and local grants or low-interest loans for non-profit organisations that build or rehabilitate affordable rental housing.⁷⁰

POSSIBLE ACTIONS

→ Create an aggressive building programme of new affordable housing in areas of high demand, by the HNZC, local councils and NGO social housing providers.⁷¹

→ Trial the use of inclusionary zoning and developer incentives to increase the Auckland supply of affordable housing for rent or purchase.⁷²

→ Require Auckland councils to implement the Auckland Regional Affordable Housing Strategy.

→ Explore regional trusts, housing associations and other structural options to improve local council provision of social housing.⁷³

→ Create direct Government incentives for local bodies to expand social housing in areas of emerging need, such as refugees and mental health service clients.⁷⁴

→ Encourage mortgage lenders and businesses to invest in social and affordable housing.⁷⁵

→ Change the AS to a level which ensures that only 25% of household spending goes on housing.⁷⁶

→ Introduce capitalisation of the AS by non-profit community groups using shared equity between the group and the household.⁷⁷

→ Funding adequate home ownership programmes for low-income families, which could include –

- Rent-to-buy arrangements
- Deposit assistance
- Mortgage guarantees and top-ups
- Programmes tailored for women on low incomes, Maori, Pacific people, and other financially disadvantaged groups.
- HNZC-brokered bulk mortgage agreements with main stream lenders.^{78, 79}

→ Encourage state and community partnerships using models such as housing co-operatives, community land trusts and co-housing.⁸⁰

→ Plan a common Auckland housing strategy jointly between state and local government.⁸¹

→ Purchase of Auckland land now to ensure a future supply of land for social housing.⁸²

→ Establish an annual locality-based housing needs assessment by government with local councils, including the level of demand for extra housing, the condition of existing houses and whether there is enough affordable housing.⁸³

→ Develop low-cost communal and supported housing for older people.⁸⁴

→ Increase provision of suitable rental houses near mental health and other support services.⁸⁵

→ Carry out a national education campaign about tenant and landlord rights and obligations to counter discrimination.⁸⁶

→ Develop and monitor agreed measures of housing affordability.⁸⁷