

September 2021

# Te Tauākī Kaupapa Here a te Kāwanatanga mō te Whakawhanake Whare, Tāone anō hoki

## Government Policy Statement on Housing and Urban Development



**Te Kāwanatanga o Aotearoa**  
New Zealand Government



**Te Tūāpapa Kura Kāinga**  
Ministry of Housing and Urban Development



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# Te kupu whakataki a ngā Minita

## Ministerial foreword

Ko ngā kāinga me ngā hapori e noho nei mātau te tūāpapa o te oranga  
The homes and communities we live in are the foundation of our wellbeing.

Ko ngā kāinga me ngā hapori e noho nei mātau te tūāpapa o te oranga, he aronga matua hoki te whakawhanake kāinga mō te Kāwanatanga

He whāinga tōmua mā tēnei Kāwanatanga te aro ki te whai whare. E tika ana me whai a Aotearoa whānui i tētahi kāinga haumarū, mahana, maroke anō hoki, ka mutu, me utu-pai. E pāngia ana a Aotearoa ki ētahi wero whīwhiwhi e hāngai ana ki te whakawhanake kāinga, whare tāone anō hoki, ā, kua nui kē atu heke nei he reanga.

Ka uruparehia ngā wero whīwhiwhi ki te rautaki, ki te ahunga hoki kia hāngai ai ngā mahi a te pūnaha whānui. Ko tā tēnei Te Tauākī Kaupapa Here a te Kāwanatanga mō te Whakawhanake Whare, Tāone anō hoki (GPS-HUD) he whakakapi i tēnei tūranga. Ko tāna, he whakatakoto ake i tētahi whakakitenga wawata kotahi, i te ahunga hoki o te whakawhanake kāinga, whare tāone anō hoki i Aotearoa i ngā tau 30 e haere nei.

He mea whakawhanake tēnei GPS-HUD me ngā whakaaro o ngā rōpū whakahaere, tangata anō hoki nō ngā hapori puta noa i te motu, o ngā iwi me te Māori, ā, o te kāwanatanga me ngā rangatōpū ā-rohe. Kua whakatauria whānuitia ngā hua kāinga me ngā hua whare tāone e whāia nei e Aotearoa. Ko te tūmanako ia ka mau tonu te whakakitenga kua whakatauria me ngā hua kua whakatakotohia ki tēnei GPS-HUD. Ko te takune o te GPS he whakamōhio, he whakaaweawe, he huaki hoki i ngā mahi puta noa i te tini tāngata nō rātau te mahi nui ki te whakatinana i te whakakitenga.

E ū ana te Kāwanatanga ki te panoni i tana tāera mahi e āhei ai, ā, hei tautoko hoki i te whakatinanatanga o ngā hua pai ake mō Aotearoa whānau, ahakoa he whare tō rātou, he kairēti rānei. Ka wawe tonu ā mātau mahi hei whakatutuki i ngā hiahia paetawhiti o te hunga e pāngia nui katoatia ana ki ngā whiu whai whare, ā, i taua wā tonu, ka aro ki te whakakaha ake i te pūnaha kia takatū ai, kia urupare hoki ai ki ngā hiahia o Aotearoa, e huri nei i roto i te wā.

Mā te whakamana i ētahi atu e taea pū ai e te katoa te wāhi ki a rātau anō. Ko te rāngai tūmataiti tonu tēnei, he nui te wāhi ki a rātau i roto i te whakapiki i te putunga whare.

I raro i Te Maihi o te Whare Māori (MAIHI), ka rapa te kāwanatanga i ngā ara whakahoahoa ki ngā iwi me te Māori hei tuku i ngā kaupapa whakawhanake kāinga, whare tāone anō hoki, ā, hei whakaahua i te pūnaha e whai hua ai te katoa.

He nui te wāhi ki a Kāinga Ora, te ratonga whare me te umanga whakawhanake whare tāone o te kāwanatanga. Ka noho matua te ruruku i ngā mahi puta noa i ētahi atu umanga kāwanatanga, ngā rangatōpū ā-rohe, ngā rāngai whai whare ā-hapori, rāngai pāpori me te rāngai tūmataiti.

Mā ngā pūkenga, ngā mātauranga, ngā wheako me ngā whakaaro o te katoa e mahi tahi ana, e whai wāhi ai mātau ki te whakapūmāutanga o tā Aotearoa whānui noho ki tētahi kāinga, i roto i tētahi hapori e hāngai nei ki ō rātau manako me ō rātau wawata.



The homes and communities we live in are the foundation of our wellbeing and a focus on housing is a priority for this Government.

All New Zealanders deserve to live in a safe, warm, dry home that they can afford. Aotearoa New Zealand faces complex housing and urban development challenges that have grown over generations.

Responding to these challenges requires a strategy and direction to align the work of the whole system. This Government Policy Statement on Housing and Urban Development (GPS-HUD) is intended to fulfil this role. It sets out a shared, aspirational vision and direction for housing and urban development in Aotearoa New Zealand over the next 30 years.

This GPS-HUD has been developed with input from organisations and individuals from communities across the country, iwi and Māori and from central and local government. It has built consensus on the housing and urban outcomes that New Zealanders want to see. Our hope is that this agreed vision and the outcomes sought, as set out in this GPS-HUD will endure. The GPS-HUD is intended to inform, influence and unlock activity across the many who have an important role in realising the vision.

Government is committing to working differently to effectively enable and support the realisation of better outcomes for all New Zealanders, whether they own their homes or rent. We will continue to work at pace to meet the immediate needs of those experiencing the worst housing outcomes, while also focusing on strengthening the system to ensure that it can adapt and respond to the changing needs of New Zealanders over time.

Effectively enabling others to achieve these goals will ensure everyone can play their part to their full potential. This includes the private sector who play a major role in increasing the housing supply.

Through Te Maihi o te Whare Māori - The Māori and Iwi Housing Innovation (MAIHI) Framework for Action, government will seek out opportunities to partner with iwi and Māori to deliver housing and urban development projects and shape the system in a way that is effective for all.

Kāinga Ora – Homes and Communities, as the government’s housing provider and urban development agency, has a critical role to play. Coordinated action across other government agencies and with local government, the community housing and social sectors, and with the private sector will be key.

With the skills, knowledge, experience and perspectives of everyone working together we can help ensure that everyone in Aotearoa New Zealand lives in a home and within a community that meets their needs and aspirations.

Hon Grant Robertson  
Minister of Finance

Hon Dr Megan Woods  
Minister of Housing

28 September 2021

# Te titiro whānui ki te tauāki kaupapa here a te kāwanatanga

**Te whakakitenga:** E noho ana a Aotearoa whānui ki tētahi kāinga, i roto i tētahi hapori e hāngai nei ki ōna manako me ōna wawata.

## Ngā hua

### Ngā hapori tōnui

E noho ana te katoa ki ngā hapori e hāngai ana ki ngā manako. Ko ngā wāhi e noho nei te tangata he āhei nui, ā, e tūhono ana ki te mahi, ki te mātauranga me ngā āheinga pāpori, ahurea anō hoki. Ka whanake pai rātau i roto i ngā herengā ā-taiao, ka tautoko hoki i ā tātatau tikanga me ngā tuku ihotanga, ā, e manawaroa ana ki ngā pūmate māori, me te āwhina hoki i a mātau ki te whakaheke i ngā tukunga, whakahāngai hoki ki ngā pānga o ngā panonitanga āhuarangi.

### Te oranga mā roto mai i ngā mahi whare

E noho ana te katoa ki tētahi kāinga, rēti mai, hoko mai, waihoki, he whena, he utu-ngāwari. E taunaki ana te kounga, te āhei, te rahi me ngā āhuetanga o ō tātatau kāinga i te tangata me ngā whānau kia ora ai, kia angitū ai.

### Te whai whare Māori mā te whakahoahoa

E mahi tahi ana te Māori me te Karauna hei hoa haere e whāia ai e ngā whānau ngā kāinga haumaruru, hauora, utu-pai anō, ā, he nohonga pūmau. E arahina ana ngā urupare whai whare Māori e te Māori tonu, ā, e tukua ana i te rohe tonu. E āhei ana te Māori te whakamahi i ā rātau anō rawa me ō rātau anō whenua Māori hei haumi atu ki ngā urupare whai whare, hei tautoko anō hoki i ngā urupare whai whare.

### He pūnaha takatū, urupare anō hoki

Kua kōmitimiti te pūnaha, ka panoni i a ia anō, ā, ka whakatutuki hei urupare ki ngā wero e pihi ake ana, hei urupare hoki ki ngā āheinga. E hāngai ana ngā panonitanga whakamahi-whenua, ngā hanganga me te putunga whare ki ngā hiahia, ka mutu, kua tika te whakamaheretia, kua tika hoki te whakaritea.

## Ngā Aronga

Te whakaū i te hanganga o ngā kāinga utu-ngāwari

Te whakaū i te hāngai o ngā whare ki ngā hiahia

Te whakaū i tā te tangata whai i ngā kāinga whena, utu-ngāwari anō hoki

Te whakamahere me te haumi atu ki ō tātatau taiwhanga

Te tautoko i ngā whānau kia whai i tētahi kāinga haumaruru, hauora, utu-ngāwari, ā, he nohonga pūmau

Te whakamana anō i te wāhi o te whai whare hei kāinga, tērā i tētahi rawa pūtea

## Ngā Ara Mahi

### Te Maihi o te Whare Māori (MAIHI)

Ka whakamanahia te hitori o te whai whare Māori, me te aha, ka whai urupare ki aua hiahia mā ngā rautaki kaupapa Māori. Ko tā MAIHI he whakatauiria i te whakatōpū a ngā umanga me te mahi tahi ki te Māori hei whakapiki i te putunga whare.

### Te whakahoahoa ā-wāhi

Ka whai wāhi, ka whakawhanake hoki ngā hapori i ngā urupare kāinga, whare tāone whai hua ki ia wāhi; ka whakawhanake ngātahitia ngā urupare, ā, aro pū ana ki te whakatutuki i ō rātau hiahia.

### Ngā hononga motuhenga, hononga mauroa

Ka puta ngā hua i ngā hononga whai kiko, i te tuituia o ngā mahere, i ngā haumitanga me ngā whakataui, ā, ka tautoko i te whakawhānuitanga o te āhei me te wātea puta noa i te pūnaha.

### He pūtea toitū

E pakihwi tahi ana te pūtea toitū tūmatanui, tūmataiti hoki ki ngā whakahoutanga ā-ture, ā-pūnaha anō hoki hei taunaki, hei manawarū anō hoki i ngā hua kāinga, hua whare tāone anō hoki.

# Overview of the Government Policy Statement on Housing and Urban Development

**Vision:** Everyone in Aotearoa New Zealand lives in a home, and within a community, that meets their needs and aspirations.

## Outcomes

### Thriving and resilient communities

Everyone is living in communities that meet their needs. The places where people live are accessible and connected to employment, education, social and cultural opportunities. They grow and change well within environmental limits, support our culture and heritage, are resilient to natural hazards, and help us reduce emissions and adapt to the impacts of a changing climate.

### Wellbeing through housing

Everyone lives in a home, whether rented or owned, that is stable and affordable. The quality, accessibility, size, and features of our homes support people and families to live healthy, successful lives.

### Māori housing through partnership

Māori and the Crown are working together in partnership to ensure all whānau have safe, healthy affordable homes with secure tenure. Māori housing solutions are led by Māori and are delivered locally. Māori are able to use their own assets and whenua Māori to invest in and support housing solutions.

### An adaptive and responsive system

The system is integrated, self-adjusting and delivers in response to emerging challenges and opportunities. Land-use change, infrastructure and housing supply is responsive to demand, well planned and well regulated.

## Focus Areas

Ensure more affordable homes are built

Ensure houses meet needs

Enable people into stable, affordable homes

Plan and invest in our places

Support whānau to have safe, healthy, affordable homes with secure tenure

Re-establish housing's primary role as a home rather than a financial asset

## Ways of working

### Te Maihi o te Whare Māori (MAIHI)

Acknowledges the history of Māori housing and responds to these needs through kaupapa Māori approaches. MAIHI sets a precedent for collaborating across agencies and working with Māori to increase housing supply.

### Place-based approaches

Communities access and develop housing and urban solutions that work for them in each place. Solutions are developed collaboratively and are targeted to meet their needs.

### Genuine and enduring relationships

Effective relationships, and co-ordinated planning, investment and decision-making deliver outcomes and support capability and capacity building across the system.

### Sustainable and reliable funding

Long-term certain and sustainable public and private funding is paired with regulatory and system reforms to support and incentivise housing and urban development outcomes.

# He aha te take o tētahi tauāki kaupapa here a te kāwanatanga

## Why we need a GPS-HUD

The housing and urban development challenges facing Aotearoa New Zealand are complex and systemic. The poor housing and urban outcomes we are experiencing have developed across decades and require a concerted and aligned effort to resolve.

Aotearoa New Zealand households spend the largest proportion of their disposable income on housing costs in the OECD. According to The Better Life Index 2020, our households spend on average 26% of their gross adjusted disposable income on housing, compared to the OECD average of 20%. Our unaffordable housing is resulting in too many people in housing stress or experiencing homelessness. In addition, the homes we do have often are not meeting our needs.

Significant global and local challenges will continue to impact how and where we live.

COVID-19 has exacerbated the housing and urban inequality that exists in Aotearoa New Zealand. Whilst the full extent of the wellbeing and economic impacts of COVID-19 are yet to be seen, we need to position ourselves to succeed in an uncertain future which includes addressing the long-term systemic barriers that have constrained housing and urban development in this country.

Our climate is changing. Many buildings, homes and places in Aotearoa New Zealand are already at risk from natural hazards and we can expect these risks to grow in frequency and severity due to the changing climate. Sea level rise will threaten our coastal communities and raise groundwater. Extreme weather events will be stronger and increase the risk of flooding, erosion and landslides. Higher temperatures may cause heat stress, lead to increasingly dangerous forest and bush fires, and prolong and worsen droughts. These changes will impact infrastructure as well as the physical and social wellbeing of communities.

At a local scale our population is growing and changing. By 2048 our population will exceed 6.2 million people. Much of this population growth is projected to be in the larger urban areas, particularly in Auckland, where the population will increase by almost 650,000 more people. Our population is also aging and diversifying which will have additional impacts on how and where we live. Within thirteen years it is estimated that one quarter of our population will be aged 65 or over. This shift in demographics will place additional pressures on our homes and places to be adaptable and accessible. Family and household structures are expected to continue to diversify requiring an increasing variety of different housing options in places.

### The GPS-HUD helps set direction

The Government Policy Statement on Housing and Urban Development (GPS-HUD) presents a multi-decade system strategy for housing and urban development. It will inform, influence and align activity across the system to respond to the challenges we face.

For government, the GPS-HUD acts as an anchor from which aligned and consistent decisions can be made. The Government expects all agencies to help implement the GPS-HUD, and to consider how they can shift and align their policy and investment to support it, while also delivering on their core roles.



The GPS-HUD also gives the wider system visibility of how government intends to work and focus its energy and resources. It helps align and enable the different players to contribute to the best of their ability as we set about improving our housing and urban outcomes together.

For non-government organisations, the GPS-HUD provides important context to inform how they might wish to shift their own operations to respond to this direction independently, or in partnership with government and each other.

### **GPS-HUD is a requirement of Kāinga Ora – Homes and Communities Act 2019**

Kāinga Ora, as the Crown’s public housing provider and urban development agency, must give effect to the GPS-HUD.

Government is required to issue the GPS-HUD by 1 October 2021. Once published, HUD will administer the GPS-HUD, co-ordinate action across government and with others, track progress, and lead the required three-yearly review.

See *Appendix 1 Excerpts from the Kāinga Ora – Homes and Communities Act 2019* for the required inclusions in the GPS-HUD.



**The Government Policy Statement on Housing and Urban Development (GPS-HUD)** presents a multi-decade system strategy for housing and urban development. It will inform, influence and align activity across the system to respond to the challenges we face.



# He aha kei roto i te GPS-HUD

## What's in the GPS-HUD

The GPS-HUD includes a vision statement for housing and urban development that functions as our goal – what we want to realise for Aotearoa New Zealand.

Beneath this vision sits a set of outcomes that will help to keep us on track, and a set of key focus areas and priorities that outline the actions we need to take over the short to the medium term to transform housing and urban outcomes.

While the focus areas and priorities undertaken by future Governments may change, including in response to a changing environment and new knowledge, our aspiration is that the long-term vision and outcomes will remain constant and relevant.

The priorities outlined in this document include a mix of well-established initiatives, such as the government build programme, and more recently announced initiatives like the Housing Acceleration Fund.

The components of the Government's Urban Growth Agenda (UGA) and resource management reforms – which aim to support housing affordability, enable better urban development within environmental limits, and ensure the right infrastructure is delivered in the right place at the right time – feature strongly in the GPS-HUD. The National Policy Statement on Urban Development (NPS-UD) and the Urban Growth Partnerships, that facilitate the development of joint spatial plans, are also central to the proposed priorities.

The role of this document is to bring everything together, placing work programmes in the context of what we need to achieve to transform housing and urban development and realising the outcomes that we want to see for Aotearoa New Zealand. It is a useful tool and reference point for policy makers, local government officials, iwi and Māori, the building and construction sector alongside others who are making decisions with and for communities and places that impact on housing and urban development.

The GPS-HUD is not intended to provide a detailed blueprint of all future activity. It takes a long-term view, acknowledging that the context and environment will change over time. New initiatives, regulatory responses, and investments will be needed to meet changing needs, and ensure we stay on track to meet our vision.



**The role of this document is to bring everything together:** placing work programmes in the context of what we need to achieve to transform housing and urban development and realising the outcomes that we want to see for Aotearoa New Zealand.



# E taunaki ana te GPS i ngā hua whānui

## The GPS-HUD supports a wide range of outcomes

Good housing supports wellbeing. There are a range of other outcomes which are affected by housing and urban development that the GPS-HUD will complement.

### Human rights-based approach to housing

Aotearoa New Zealand is a signatory of the International Bill of Rights which includes the right to a decent home.

The GPS-HUD focuses on increasing the supply of housing, improving access to housing, improving the quality of housing and reducing inequity in housing across our communities and places. This approach is broadly in line with the concept of the right to a decent home.

Every New Zealander deserves to live in a warm, dry home and the government has a role in helping make that happen. Government will continue to understand what would be required to strengthen alignment with the right to a decent home in our Aotearoa New Zealand context.

### Emissions reduction targets

Changing the way we plan and build homes, towns and cities is critical to meeting our emissions reduction targets and to helping us build resilience and adapt to the impacts of a changing climate. Under the Climate Change Response (Zero Carbon) Amendment Act 2019, Aotearoa New Zealand has committed to reach net zero carbon emissions by 2050. We have also committed to meeting a series of five-year emissions budgets which act as steppingstones to the net zero target. This will require significant changes to the way we plan, invest in and develop homes, infrastructure and places, to reduce transport emissions and the emissions that result from building and operating homes.

### COVID-19 economic response

Housing and urban development is critical to accelerating Aotearoa New Zealand's economic rebuild and recovery plan to deal with the impacts of COVID-19.

Increasing the supply of affordable homes will reduce household expenditure on housing, provide economic stimulus, and give certainty to the construction sector and other productive parts of the economy that create jobs and help grow incomes.

### Child and youth wellbeing

Addressing housing affordability, quality and security of tenure is essential to reducing child poverty and improving child and youth wellbeing. Housing costs are a significant barrier to achieving our child poverty reduction targets, and moving home frequently and unexpectedly can have a negative impact on children's health, educational achievement and social development.

Effectively addressing child and youth wellbeing outcomes will require us to take a broader whānau-centred approach to address the drivers of child poverty and poor wellbeing outcomes.



# The GPS-HUD builds on and connects other government strategies

The GPS-HUD is intended to be a system strategy that informs and influences activity. Our overarching direction for housing and urban development has links to, and complements a number of other government and sector strategies aimed at improving housing, urban and wellbeing outcomes for Aotearoa New Zealand including:



## Maihi Ka Ora – The National Māori Housing Strategy

Maihi Ka Ora is a strategy that has been co-designed with Māori and takes a holistic approach to housing. Its implementation demands both Māori and the Crown work in genuine partnership and accelerate positive action. The shared vision is that “All whānau have safe, healthy affordable homes with secure tenure, across the Māori housing continuum.”

The National Māori Housing Strategy was developed in parallel with the GPS-HUD. These strategic documents will be implemented side by side. They will be strongly connected through MAIHI and the need to attend to the housing crisis by partnering with iwi and Māori to bring innovation and leadership with Māori, by Māori for Māori.



## Government Policy Statement on Land Transport

Land transport that is good for people and the planet is critical to transforming housing and urban outcomes for New Zealanders. The Government Policy Statement on Land Transport responds to four big challenges that will improve our experience of moving about our cities and regions: preventing deaths and serious injuries; decarbonisation; better transport choices; and improving freight connections.



## The Disability Strategy and Disability Action Plan 2019-2023

The accessibility of houses and places is critical to making sure that disabled New Zealanders can access all places, services and information with ease and dignity.

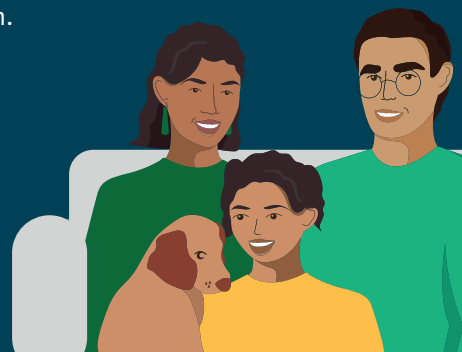
The Disability Strategy is the government’s vehicle for meeting our obligations under the United Nations Convention on the Rights of Persons with Disabilities (UNCPRD).

The Disability Action Plan 2019–2023 is the Government’s vehicle for implementing the New Zealand Disability Strategy.



## Better later life – He Oranga Kaumatua 2019 to 2034

Aotearoa New Zealand has an aging population and people are expected to live longer. Secure, functional housing choices for older people will be increasingly fundamental to wellbeing. Better Later Life – He Oranga Kaumatua outlines what Aotearoa New Zealand needs to do to have the right policies in place for our aging population.





Te mahi tahi kia whai hua ai  
Working together to deliver change

# Te mahi tahi kia whai hua ai

## Working together to deliver change

Several interconnected systems come together in a place to create the communities that we live in. This includes the housing market, the building and construction, transport and infrastructure sectors, social support services, and our education and health systems.

The actors operating in this system are many and include:

- decision makers such as central and local government, and iwi and Māori as Te Tiriti o Waitangi partners
- those who contribute to the delivery of housing and infrastructure including developers, building and construction companies, iwi and Māori, Kāinga Ora and Community Housing Providers, and
- enablers such as financial institutions, iwi and Māori investors, and philanthropic, social impact and other investors.

Every Aotearoa New Zealand household is also part of the system.

The housing and urban system also encompass the connections that drive prosperity and wellbeing – including the connections people have to their homes, friends and communities, that whānau have to the whenua, as well as how people access jobs, training opportunities, goods and services, green spaces, and the opportunities they provide.

Successfully implementing the GPS-HUD requires central and local government to partner and collaborate with others to enable a system-wide response. We know that large-scale and systemic change is not something that government can do on its own – everyone needs to contribute to shift a plan into reality.

Different parts of the system bring different skillsets and knowledge to the table.

They help ensure that governments design policy, investments, and interventions that deliver well on the ground and enable us to maximise change through aligned government and non-government action.

Developers, the building and construction sector, finance providers, local government, community groups and others can respond to the strategic direction laid out in the GPS-HUD and contribute towards the change that helps realise the future New Zealanders have told us they want.

The system encompasses many aspects, we need to all work together to realise change.

The places we live are all unique. They vary in size and shape. Aotearoa New Zealand has a mix of big cities, provincial centres, towns, and smaller rural settlements. The aspects of a healthy housing and urban system detailed above are scalable and are achieved in bigger urban centres, smaller regional centres, and rural areas by using different tools, interventions and modes that are suitable in different places.

Ko te whāinga o te GPS HUD he wha kaawe, he whakapai ake hoki i ngā āhuatanga katoa o te pūnaha whare, tāone anō hoki.

The GPS HUD is intended to influence and improve all aspects of our housing and urban system.

Māori have a fundamental connection to their whenua.

Urban areas sustain services, jobs, schools, and transport links for people.

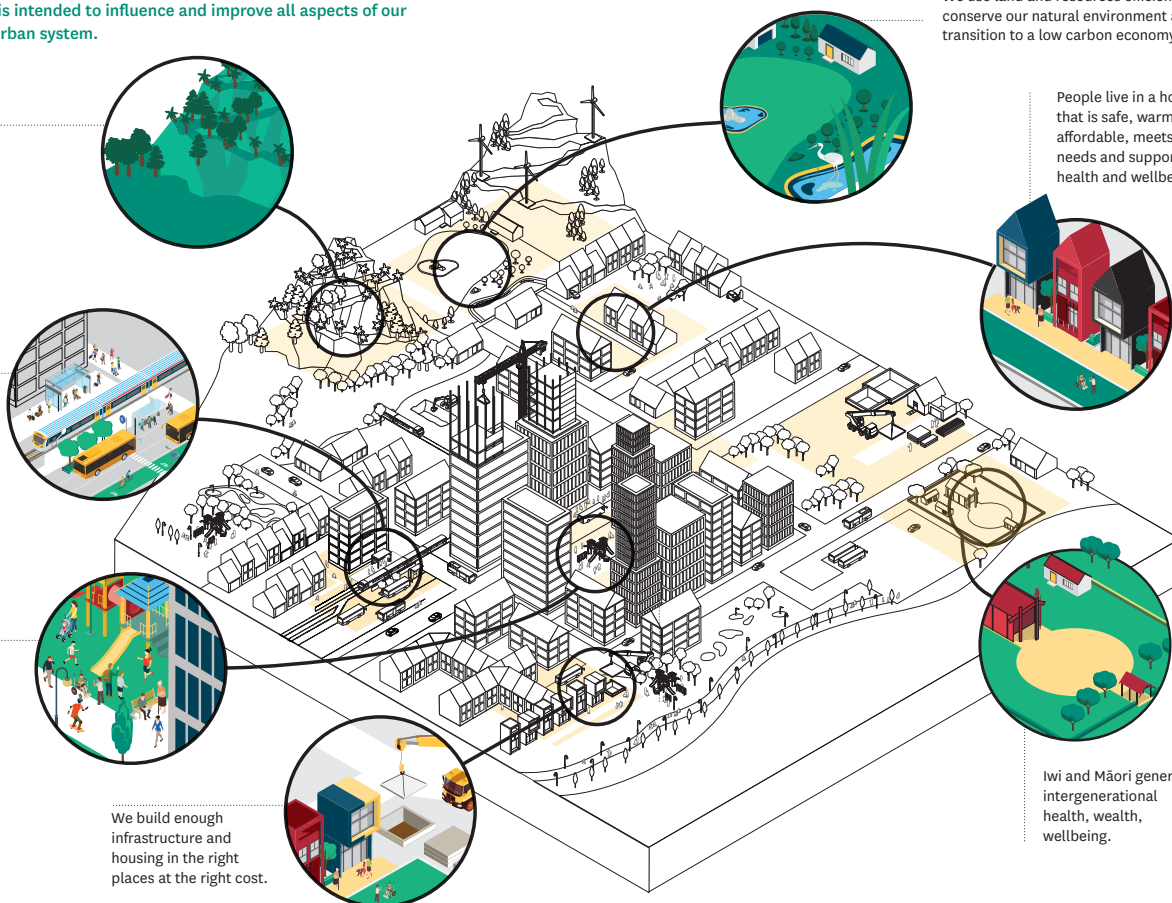
The places where we live are accessible and enable us to connect with each other.

We build enough infrastructure and housing in the right places at the right cost.

We use land and resources efficiently, conserve our natural environment and transition to a low carbon economy.

People live in a home that is safe, warm, affordable, meets their needs and supports their health and wellbeing.

Iwi and Māori generate intergenerational health, wealth, wellbeing.



# He hirahira te wāhi ki te kāwanatanga

## Government has a significant role to play

Government's key role in housing and urban development is to enable a system-wide response. We do this through a range of roles that enable and catalyse others in the system to contribute to the best of their abilities, and delivering change ourselves.

- **Government as an enabler:** We ensure that legislative, regulatory, policy and investment settings work efficiently and well together, to enable land, infrastructure and quality housing supply that is responsive to demand and is well-planned, and that supports communities to thrive.
- **Government as a catalyst and leader:** We build connections, address co-ordination problems, and help build consensus (for example, via joint spatial planning and urban growth partnerships). We help reduce risk and overcome barriers to urban development opportunities using government-facilitated development projects, tools like the Urban Development Act 2020, and supporting new and changing development models.
- **Government as delivery agent:** We fund, finance, and provide direct support for housing and urban development (for example, public housing delivery, affordable housing delivery and infrastructure funding). We partner with iwi and work with the private sector, community organisations, local government, and others to support housing and urban development that meets the needs of communities.

### Central government needs to evolve the ways it works

To effectively enable others and support the successful implementation of the GPS-HUD central government will need to do some things differently.

The way central government partners with Māori, thinks about the needs of places, collaborates, and builds relationships matters if we are to reach our vision.

The way housing and urban development is funded and financed also needs to evolve to be more certain and consistent to support the system to deliver homes within communities that meet people's needs and aspirations.



### We will take a place-based approach

Every community has their own housing and urban development challenges and opportunities and a 'one size fits all' approach will not work to address them. This is because every place is unique, with different characteristics – including challenges or problems – arising from local history, culture and heritage, geography, economy, and resources. Climate change will have an impact on us all, but it will affect each place and community differently. Some communities are more vulnerable to sea-level rise and coastal inundation than others, and some places have more scope to rapidly reduce their transport emissions than others.

Taking a deliberate, place-based approach means ensuring we understand the different challenges and opportunities facing each place, what is driving housing and urban outcomes in places, and that we respond accordingly.

In some places, local leadership and action is well equipped to drive change and deliver better housing and urban outcomes.

In other places, transforming housing and urban outcomes will require central and local government, iwi and Māori, community housing providers, social service providers and others to work closely together to build a complete picture of what is occurring in places from which to develop and implement local solutions that bring about change. Government agencies will work together to ensure that action is aligned.

For government, taking a place-based approach also helps us to improve our national settings so that they deliver better outcomes for people in all places. Importantly, this includes informing the approach being taken to system change, where joint strategic planning at a regional level is proposed to play a much stronger role in the new resource management system.





### **Ka arahina tā mātau rautaki mahi tahi ki te Māori e Te Maihi o te Whare Māori (MAIHI)**

Kāore anō te Māori i noho ki te iho o ā te kāwanatanga urupare ki te tipu haere o te mōreareatanga whai whare, nā konei ka kino kē atu te tōritetanga mā te Māori. E āta wānangatia ana tēnei i tēnei wā tonu i roto i te Uiui Kaupapa a Te Taraipiunara o Waitangi – Housing Policy and Services (WAI2750).

Kua whai te Kāwanatanga i a MAIHI, e noho ai te Māori ki te iho o ngā urupare mā te tautoko i tētahi rautaki nā te Māori, ki te Māori, mā te Māori.

Ka whakatauiria a MAIHI i:

- te whakatōpū a ngā umanga hei whakapiki i te putunga whare e whakatutuki nei i ngā hiahia o te whānau, e kaupare nei i te kāinga koretanga, ā, e whai hoki nei ki te whanake i te whakamarutanga ā-whare o te Māori
- te kimi i ngā ara whakahoahoa mā te Māori me te Karauna mā roto mai i ngā kaupapa hanga whare mō Aotearoa whānui e tūhono nei i ngā pūkenga, te whakangungu me te hinonga,
- te whakamahi i ngā rautaki kaupapa Māori hei whakaū i te hāngai o ngā kaha me ngā haumitanga o te kāwanatanga mō te mōreareatanga ki te Māori, ā, kua whakaarohia ngā āhuatanga katoa o te oranga, tae ana ki ngā uaratanga ā-ahurea, me
- te tautoko i ngā urupare whai whare e arahina ana e te Māori

He urupare ā-pūnaha paetata, urupare paetawhiti anō hoki ki ngā āputa nui mā te Māori i roto i ngā urupare whai whare whānui. E whakatikaina ai ngā wero tū-roa mō te whai whare Māori, ka urupare, ka arotake, ka whakatika mātau i te pūnaha. Ka whakaū hoki i ētahi āhuatanga ā-kaupapa here, ā-ture, ā-tahua anō hoki hei painga mō te Māori, me te whakaaro ake ki te hononga o te Māori ki tō rātau ahurea me ā rātau tikanga ki ō rātau whenua, wai, papa, wāhi tapu me ētahi atu taonga.



### **Our approach to working with Māori will be led by Te Maihi o te Whāre Māori (MAIHI)**

Māori have not previously been central to government's responses to addressing the growing housing crisis and this exacerbated the inequity for Māori. This is currently being considered through the Waitangi Tribunal Housing Policy and Services Kaupapa Inquiry (WAI2750).

Government has adopted MAIHI, which puts Māori at the heart of the response, supporting a by Māori, with Māori, for Māori approach.

MAIHI sets a precedent for:

- collaborating across agencies to increase housing supply that attends to whānau needs, prevents homelessness and works to improve Māori housing security
- seeking opportunities for Māori and the Crown to partner through housing projects for all New Zealanders that connect skills, training and enterprise
- applying kaupapa Māori approaches to ensure that the government's efforts and investment to respond to the housing crisis are relevant to Māori and consider all aspects of wellbeing including cultural values
- supporting Māori led housing solutions.

MAIHI includes both urgent and long-term system responses to critical gaps for Māori in mainstream housing solutions. To effectively address the long-standing challenges in Māori housing, we will respond, review, and reset the system. This includes putting in place policy, regulatory, and funding settings that adequately identify and protect Māori interests, taking account of the relationship of Māori and their culture and traditions with their ancestral lands, water, sites, wāhi tapu, and other taonga.



### **We will nurture and maintain effective relationships and partnerships across the system**

Maximising the benefits of housing and urban development requires proactive and genuine collaboration between numerous organisations.

The Crown is committed to nurturing our relationships with iwi and Māori as our Te Tiriti o Waitangi partner. These relationships are essential to meaningfully supporting Māori to generate the right housing and urban outcomes for them into the future.

Community Housing Providers (CHPs) are a key contributor in the system. Government and CHPs need to continue working closely together identify ways we can better use their on-the-ground connections across communities.

Government also needs to pursue meaningful and real collaboration with local government, industry, non-government organisations, local voices, and voices of lived experience to ensure the actions that government and others take are well considered, co-ordinated and effective on the ground.

In terms of government-led housing delivery it is particularly important that Kāinga Ora develops genuine and enduring partnerships to deliver the best outcomes for communities.

Across our work, government will pursue partnerships and relationships for people and places, leveraging knowledge, connections, and resources to support our collective aspirations.



### **We will develop sustainable and reliable funding in the system**

Investment in housing and urban development has often been uncertain and variable year-on-year and over decades. Te Waihanga, the Infrastructure Commission, has recently highlighted the significant infrastructure deficit that the country faces, which has constrained housing and urban development. Attempts to address this over the years through one-off and time-limited funding tools has not addressed the root cause of the problem.

Central and local government often invest when construction activity is already strong and reduce investment alongside the private sector when building becomes more financially risky. This contributes to the boom-and-bust cycle experienced by the construction sector.

This in turn diminishes the confidence or ability of the sector to invest in new housing development, or to invest in developing scale, skills, and innovation. This has impacted on the gains we have consistently been able to make towards our vision, in some instances causing steps away from our vision.

In the long term, certain and sustainable funding, when paired with regulatory and system reforms, will enable us to transform the housing and urban system and drive the outcomes we want to see, such as:

- enabling Kāinga Ora, Community Housing Providers, other agencies, iwi and Māori and local government to plan ahead to deliver housing and urban development (including infrastructure)
- providing more stability to the building and construction sector; supporting it to upscale with confidence and improve productivity as it delivers more homes, faster.

A focus on sustainable funding must also include regular monitoring of spending and analysis of the tools and instruments central government funds and maintains to support wellbeing outcomes and improve housing affordability.

We will build on new government initiatives and ensure recent investments are implemented and planned for example, the Housing Acceleration Fund, Whai Kāinga Whai Oranga and Kāinga Ora Land Programme. We will also explore new funding and financing levers (for example, value capture) and further mobilise private capital towards housing and urban development.

In addition, there is room to provide further support for existing non-government initiatives, such as iwi, hapū and Māori urban development activity and the community housing sector's Community Finance.

In line with the Government's current fiscal management approach, any new central government funding will be sought through the Budget process.

# Ngā hoa mahi

## Who we work with

There are five critical groups that government must partner or collaborate with to deliver the better housing and urban outcomes we want for all of Aotearoa New Zealand.

### Iwi and Māori

Many iwi and Māori, marae, and ahu whenua trusts play crucial roles across the housing and urban development system and they are best placed deliver effective housing and urban solutions for Māori communities.

Iwi and Māori support government to respond to homelessness by providing affordable housing options through public housing and offer other housing solutions (such as progressive home ownership solutions).

They also provide investment that supports housing and urban development for the general population and for whānau Māori, including providing land returned through redress and right of first refusal.

### Community Housing Providers

Community Housing Providers are usually not-for-profit organisations that grow out of communities across Aotearoa New Zealand. The community housing sector plays an important role in delivering long-term affordable housing through rental, mixed-tenure or progressive home ownership solutions.

The sector currently houses approximately 30,000 people within over 18,000 homes. They often offer tenancy services and connect people with wrap-around support, budgeting, and home ownership assistance (sometimes under contract with government).

Many housing providers also have strong links with philanthropic or social-impact investors, where there is a growing interest in the role that community finance or social impact capital can play in delivering more affordable housing.

Registered Community Housing Providers are a regulated sector that play an important role to complement Kāinga Ora in delivering public housing and associated services, with some catering to specific groups, such as disabled people, Māori, Pacific Peoples, and others.

### Social sector

Social sector organisations support government to prevent and respond to homelessness and provide support services in communities.

The social sector is made up of a diverse group of organisations that deliver and fund services across the country with a shared goal of improving wellbeing and equity outcomes for New Zealanders.

It includes government and non-government agencies that work with individuals and whānau in welfare, health, education, child wellbeing, justice, and disability support services.

These organisations work with government or independently and play a critical role in delivering on community-led initiatives as local solutions to local issues.

They are also often the first port of call for people with particular needs, offering services that meet these needs as well as supporting and furthering the wellbeing of our people and our communities.

## Local government

Local government works to promote the social, economic, environmental, and cultural wellbeing of their communities, now and into the future. They play a pivotal role in ensuring that places are functional, healthy and liveable for people.

Local government are a key enabler and delivery agent for housing and urban development, particularly through their planning and infrastructure investment roles.

Regional councils and unitary authorities are generally responsible for environmental management and public transport. This includes strategic integration of infrastructure with land use and ensuring there is sufficient development capacity in relation to housing and business land.

District and city councils and unitary authorities provide local transport, water, wastewater, stormwater, flood management, and waste collection services. They also provide social and community infrastructure, issue building consents, and inspect building work. Some councils also provide social and pensioner housing. Local authorities are a key enabler and delivery agent for central government direction on housing and urban growth and play a key role in ensuring there is sufficient development capacity for housing and business land.

## The private sector

The private sector plays the largest role in funding, financing, designing, constructing, delivering, and maintaining the built environment.

Aotearoa New Zealand has a range of privately owned energy and telecommunication infrastructure providers, as well as the broader funding, financing, law, engineering, planning, design, and construction organisations that support the provision of all types of infrastructure. Collectively these organisations play a key role in enabling and supporting urban development and supporting the wellbeing of all New Zealanders.

We rely on the building and construction sector to design, supply, construct, repair and maintain the houses and the built environment in which we live, work and play, and the infrastructure we depend on. A well-functioning building and construction sector will support growth in productivity and employment. It will have the capacity to design and develop the homes, buildings, infrastructure and places our communities need to thrive.

Property investors and property owners are the largest providers of rental accommodation in Aotearoa New Zealand. Most are individual or family investors, but there is a growing number of rental homes being provided and managed by the community housing sector and businesses focused on providing long-term rental housing.



# Everyone in Aotearoa New Zealand lives in a home and within a community that meets their needs and aspirations



## Government Policy Statement – Housing and Urban Development

### Roles and responsibilities in the Housing and Urban Development System

<p>Provide housing for households in need</p> <p>Deliver social or affordable rental housing</p> <p>Also provide housing to targeted groups, such as people with disabilities, Māori, Pacific peoples.</p>	<p>Crucial partners in local Housing First responses</p> <p>National, regional and local organisations that work with people and provide services on aspects of: welfare, housing, health, education, child wellbeing, justice, disability support services</p> <p>Targeted services for particular communities and ethnic groups</p>	<p>Work in a genuine Treaty partnership across the housing and urban development system to deliver equitable outcomes in Māori housing</p> <p>Lead and deliver ‘by Māori for Māori’ housing solutions across the Māori housing continuum</p> <p>Work in partnership with the Crown to address homelessness and Māori housing needs</p> <p>Put whānau at the centre of housing and urban development</p>	<p>Work to promote the social, economic, environmental and cultural wellbeing of their communities</p> <p>Key enabler and delivery agent for housing and urban development</p> <p>Infrastructure provision</p> <p>Co-ordinated strategic planning</p> <p>Environmental Management</p> <p>Partner in responding to homelessness and housing need</p>	<p>There are a range of central government agencies with roles and responsibilities in the housing and urban development system, including administering the Resource Management Act, regulating the building and construction sector, developing strategic direction to the transport system and providing funding to support households and whānau into homes</p> <p>Provides housing through Kāinga Ora, including funding housing and support services</p>	<p>Significant role in funding, financing, designing, constructing, delivering and maintaining the built environment</p> <p>Overwhelmingly the largest provider of accommodation in New Zealand, through both owner-occupation and rental provision</p>
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### How the GPS-HUD provides support to address housing focus areas and deliver housing

<p>Provides greater certainty by communicating government’s long-term intent to address housing needs through investment and regulation</p> <p>Helps align the sector with a common vision, goals, actions and approach to responding to homelessness and housing deprivation, unaffordability and ensuring that homes meet peoples’ needs</p>	<p>Provides greater certainty by communicating government’s long-term intent to address housing and other needs through investment and regulatory reform</p> <p>Communicates the governments commitment to addressing the needs of specific communities and groups that experience poor housing outcomes</p>	<p>Reflects the direction and intent of the co-designed Māori Housing Strategy – Maihi Ka ora</p> <p>Commits to the MAIHI Framework for Action and its elevated position in the Māori Housing strategy by supporting placed based approaches and investment in Māori led initiatives</p> <p>Works in a genuine Treaty Partnership with Māori to provide more equitable housing outcomes for Māori</p>	<p>Clarifies central government goals and expectations (e.g outlines major programmes of reform)</p> <p>Outlines funding and principles that inform investment</p> <p>Calls for planning and decisions-making to be better aligned between central and local government</p> <p>Reaffirms commitment to urban growth and place-based partnerships</p>	<p>Sets out an enduring long-term vision for housing and urban development</p> <p>Supports greater co-ordination across central government reform and investment programmes</p> <p>Calls for planning and decision-making to be better aligned between central and local government</p> <p>Provides a list of priorities for central government agencies to pursue</p>	<p>Recommits to systemic reform programmes that will deliver better functioning planning, infrastructure, development, building and construction sectors</p> <p>Promotes direct government investment and support towards new housing and urban development projects</p>
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Te aronga ā-rautaki  
Strategic direction

# Te whakakitenga me ngā hua

## Vision and outcomes

**Our vision is:** Everyone in Aotearoa New Zealand lives in a home and within a community that meets their needs and aspirations.

This vision means that homes should be stable, affordable, healthy and of a high quality, accessible, environmentally sustainable and energy efficient. There will be homes of different sizes, layouts and tenure types, reflecting the diversity in household sizes and structures. They should meet people's needs over their lifetime and support their overall wellbeing.

The places should be accessible, connected, well designed and resilient. The places we live should reflect our culture and our heritage, enable and encourage people to come together as a community, and have a low environmental impact. The location and design of homes will support us to mitigate and adapt to the effects of climate change.



### What do we mean by affordable?

Whether a home is affordable depends both on the cost of housing and a household's income.

The GPS-HUD takes a broad view of housing affordability, encompassing not just direct housing costs relative to incomes (like rent, mortgage payments, council rates), but also ongoing and lifecycle costs, such as energy costs, and indirect, often place-specific, costs such as household transport costs. It is important that people can afford not just to live comfortably in their home, but can afford to access jobs and other opportunities, services, whānau and social connections. While people will still make trade-offs about factors like location, tenure, and house size or typology based on their preferences, these trade-offs should not affect their ability to live healthy, prosperous lives.

Affordability is also very different depending on whether the household rents or owns, how many people live in the household, and it varies by place. For example, tenants in public housing generally pay an income-related rent of 25 per cent of their income. This is considered affordable for public housing tenants. In contrast, some double-income families with a mortgage may be able to support a higher proportion of housing costs relative to income.

A common benchmark used internationally considers that housing that costs more than 30 per cent of income is unaffordable. However, banks will often lend to borrowers where mortgage servicing costs are greater than 30 per cent of the borrower's income.

Informing this vision are four aspirational outcomes we seek to work towards. We will not realise these straight away, but work towards them over the coming decades.

Outcome	What we expect to see
<p><b>Thriving and resilient communities</b></p> <p>Everyone is living in communities that meet their needs. The places where people live are accessible and connected to employment, education, social and cultural opportunities. They grow and change well within environmental limits, support our culture and heritage, are resilient to natural hazards, and help us reduce emissions and adapt to the impacts of a changing climate.</p>	<ul style="list-style-type: none"> <li>• People feel at home in the places they live</li> <li>• Communities are connected to jobs, education and training, health and support services, amenities and sports and leisure activities</li> <li>• Safe and reliable access to places for families, young people, people over 65, and people living with a disability</li> <li>• Public transport and active transport networks are at the heart of community and urban development</li> <li>• Urban development supports ecosystem health and improves biodiversity, water quality and air quality, protects places of significant cultural value and provides a sense of place, belonging and continuity</li> <li>• Communities are planning, prepared for and adapting to the effects of climate change</li> <li>• Urban design supports reduced emissions (including building material, construction practices and whole of life) and resilience to natural hazards</li> </ul>
<p><b>Wellbeing through housing</b></p> <p>Everyone lives in a home, whether rented or owned, that is stable and affordable. The quality, accessibility, size, and features of our homes support people and families to live healthy, successful lives.</p>	<ul style="list-style-type: none"> <li>• Houses are warm and dry</li> <li>• Communities are well serviced for adequate housing, and people are living in quality homes that meet their needs</li> <li>• People have enough residual income after direct and indirect living costs to meet their needs (for example, housing and transport costs)</li> <li>• More housing supply in more places, supplied at a lower cost, and offering a greater variety of housing types (sizes, typologies, tenures) and locations</li> <li>• Houses are built, repaired, renovated or replaced to be accessible and meet the needs of our changing population</li> <li>• The rental market (private, public and third sector or not-for-profit housing) provides healthy and stable housing</li> <li>• Public housing is provided for those that need it</li> <li>• There is a strong community housing sector partnering with government to provide affordable housing options.</li> <li>• Homelessness is rare, brief and non-recurring.</li> </ul>





## Outcome

### Māori housing through partnership

Māori and the Crown are working together in partnership to ensure all whānau have safe, healthy affordable homes with secure tenure. Māori housing solutions are led by Māori and are delivered locally. Māori are able to use their own assets and whenua Māori to invest in and support housing solutions.

### An adaptive and responsive system

The system is integrated, self-adjusting and delivers in response to emerging challenges and opportunities. Land-use change, infrastructure and housing supply is responsive to demand, well-planned and well-regulated.

## What we expect to see

- Māori and the Crown are operating in genuine Te Tiriti o Waitangi partnership that is successfully delivering better local housing solutions for whānau whether those solutions are urban, community or whenua Māori based
- Māori can easily access support to grow capacity and capability from across the system through a 'one door' approach
- Intergenerational wellbeing outcomes, Māori home ownership rates, and all other measures are improved across the Māori housing continuum. This means all whānau have safe healthy affordable homes with secure tenure

- People have the tools to make good decisions and deliver without the need for ad-hoc changes to settings
- Housing supply responds and adapts at pace to evolving demand
- Regulatory and institutional settings enable increased housing supply and urban change (densification and expansion, mixed land use, accessibility, connectivity)
- Investment settings enable increased housing supply (at greater pace and lower cost) and stability in construction pipelines and economic cycles
- Improved evidence and information to support good decision-making
- Increased innovation, productivity, capacity and capability in the building and construction sector
- Partnerships and collaboration deliver place-based approaches to development.

# Ngā aronga me ngā whāinga tōmua

## Focus areas and priorities

To realise the vision, outcomes, and future we want to see for Aotearoa New Zealand we will all need to work together.

Concerted and ongoing action is required across six focus areas. The focus areas are connected, interdependent, and essential to achieving the outcomes that we want to see. We will not succeed by only focusing on one area and ignoring the others.



**Ensure more affordable homes are built** – to enable urban development, deliver infrastructure and drive action to build enough homes to support everybody’s wellbeing and make homes more affordable.



**Ensure houses meet needs** – to ensure that our houses are warm, dry, accessible and affordable to run, and meet the needs and changing life circumstances of families and households.



**Enable people into stable, affordable homes** – to ensure every New Zealander can live in a stable, affordable home from which they can thrive. Ensure that homelessness is prevented where possible.



**Support whānau to have safe, healthy affordable homes with secure tenure** – the right to self-determine better housing and urban development solutions for iwi and Māori should be realised.



**Re-establish housing’s primary role as a home rather than a financial asset** – to reduce speculative investment in existing housing stock, making home ownership more accessible for first-home buyers.



**Plan and invest in our places** – to ensure our neighbourhoods and places meet the needs of our communities today and are well equipped to meet long-term climate, social, cultural, environmental and economic challenges and opportunities.

Within each focus area we have identified the key priorities for action, the changes that are needed and some of the key actions planned or underway. The intention is to develop an implementation plan which will support delivery of these priorities (see *Implementing the GPS-HUD*).



# Te whakaū i te hanganga o ngā kāinga utu-ngāwari

## Ensure more affordable homes are built

To enable urban development, deliver infrastructure and drive action to build enough homes to support everybody's wellbeing and make homes more affordable.



### Outcomes supported:

- 1: Thriving and resilient communities
- 2: Wellbeing through housing
- 3: Māori housing through partnership
- 4: An adaptive and responsive system



### Working together with:

- |                                  |                              |   |
|----------------------------------|------------------------------|---|
| Developers                       | Local Government             | Infrastructure providers                  |
| Landowners                       | Finance and insurance sector | Philanthropic and Social impact investors |
| Building and construction sector | Iwi and Māori                | Community Housing sector                  |
| Central Government               | Kāinga Ora                   |   |

Over the past few decades Aotearoa New Zealand has failed to consistently build enough homes, of the right sizes and types, in the right places, which are affordable for households on low to moderate incomes.

During this time, the housing market has generally failed to respond to changes in demand for housing in different places, including as a result of population and demographic change, evolving household composition and preferences, and changes in local economic conditions and incomes.

The mismatch of housing supply with the local demand for homes has fuelled high house prices and rents and contributed to growing rates of housing stress and homelessness.

High housing costs make it difficult for many people to live in the larger urban areas where most jobs are located, which has economic implications when firms struggle to attract and retain workers. As people move or live further away from their work searching for more affordable housing it lengthens commutes, increases household transport costs, adds to congestion, and affects family wellbeing. When people relocate to adjacent or more affordable places in the search for more affordable housing, it puts stress on regional housing markets where there are fewer job opportunities and lower incomes and displaces existing residents.

To make sure we have the right mix of homes across Aotearoa New Zealand we need to improve the way we plan for and regulate land use and invest in infrastructure. This will allow urban development within environmental limits, make sure housing supply is responsive to demand, and deliver the right infrastructure in the right places at the right time to support growth and change. Joint, integrated strategic planning is required so local and central government, iwi and others make better long-term decisions about how our places will grow and change well over time (see also focus area *Plan and invest in our places*).

We expect to see:

- more development capacity made available for urban redevelopment and regeneration
- opportunities for new, well-planned, and well-connected greenfield development that support investment in public transport, avoid urban sprawl, and manage hazard risk and the impact on highly productive rural land.

To deliver housing and urban redevelopment affordably, and at pace and scale, it is critical we sustain and build on the current high levels of construction sector activity. This will involve ensuring a clear and well-aligned pipeline of infrastructure and development projects that provide greater certainty to the sector, helping smooth out the

boom-bust cycle, and providing more confidence to the sector to invest in raising industry-wide productivity and performance.

None of this will be sufficient to deliver the outcomes we want without government playing a larger and more deliberate role in the market, investing in infrastructure and affordable housing provision (see also focus area *Enable people into stable, affordable homes*). Government can also help aggregate and unlock land, build scale, de-risk investment and coordinate planning, infrastructure delivery and development.

### Priorities

#### • Put in place the settings that enable more homes, and more affordable homes, to be built in the right places

- Deliver a reformed resource management system that will better enable housing supply and urban development within environmental limits, including reducing underutilisation of land with residential potential within existing urban and built areas.
- Alongside resource management reforms, ensure local government and central government agencies have the right funding tools available (including value-capture tools and infrastructure pricing), and the right incentives to use them (for example, through the Urban Growth Agenda and Future for Local Government Review).
- Address the role of legal and other barriers in constraining development (for example, covenants, cross-leases, access to finance to develop on multiply owned Māori land).
- Deliver infrastructure investment and regulation to ensure streamlined, adequate and sustainable supply and management of drinking, wastewater and storm water services (for example, Three Waters reform).
- Ensure that there are no unnecessary barriers or disincentives to live in and build medium – and high-density unit-titled dwellings (for example, by reviewing the Unit Titles Act).

#### • Support place-based strategies to understand and respond to local needs

- Work together and build a collective understanding of the housing and urban development challenges facing communities. Connect different parts of the system to effectively respond.
- Deliver tools and facilitate place-based assessments to identify the mix of housing supply needed within an area to meet current and future community need – including the number and types of homes required.
- Undertake joint strategic planning between all relevant central government agencies, local government, iwi and others, to support places to grow and change well over time (for example, optimising desired outcomes across housing, urban performance, built and natural environments, and highly productive rural land).

#### • Support and catalyse delivery of homes through government investment and delivery

- Deliver urban development, critical infrastructure and housing projects (e.g. Public Housing build programme, Kāinga Ora's Large Scale Projects, including the Tāmaki regeneration, and Land for Housing).
- Seek new opportunities to increase the pace and scale of new housing supply and urban development, and increase the number of homes that are affordable for low to moderate-income households, by working in partnership with iwi, councils, community housing providers, social impact investors, and private partners, for example using tools like:
  - The Infrastructure Acceleration Fund, to increase the supply of build-ready land
  - The MAIHI Framework for Action and the MAIHI Partnerships Programme, to support the delivery of smaller regional centres and rural housing solutions by Māori, with Māori, for Māori



- The Land for Housing programme, Kāinga Ora Land Programme, Affordable Housing Fund, to facilitate the development of a diverse range of housing on a mix of government, council, private and iwi-owned land
- The Urban Development Act, where appropriate, to aggregate land and streamline planning, consenting, infrastructure and funding processes to support housing and urban development.
- Align government investment in transport, education, health and other services to complement housing and urban development objectives.
- **Support transformation of the building and construction sector**
  - Support the work of the Construction Sector Accord and continue to work with the sector.
  - Support innovative building methods that speed up and scale up construction and make housing more affordable, like off-site manufacturing and adaptive re-use. This will be achieved through building system legislative reform and through government-led projects.
  - Facilitate investment in skills and training across industries to improve capability and capacity for development and delivery, including through apprenticeships.
  - Explore different approaches to streamline building consent for affordable housing including opportunities for whole house accepted solutions and multiple consents.
  - Investigate the extent to which changes to liabilities, underwriting and insurance for residential construction would support and incentivise affordable home production.
  - Take action to ensure effective supply chains (for example, supporting the Commerce Commission in a market study into building supply costs).

# Te whakaū i te hāngai o ngā whare ki ngā manako

## Ensure houses meet needs

To ensure that our houses are warm, dry, accessible, affordable to run, and meet the needs and changing life circumstances of families and households.



### Outcomes supported:

- 1: Wellbeing through housing
- 2: Māori housing through partnership



### Working together with:

Private sector developers	Local government	Pacific Peoples
Central government	Social Sector	Building and construction sector
Community Housing sector	Landlords	Disabled people & disability advocates
Iwi and Māori	Property managers	
	Tenant advocacy groups	

Aotearoa New Zealand doesn't have the variety or quality of housing to support the wellbeing of all people. We need to ensure that the houses we are building are resilient (including climate resilient), healthy, universally designed and accessible. They should be adaptable, resource efficient and affordable to run.

We also need to ensure that we are building houses that are functional. In our Aotearoa New Zealand context this includes building homes for communities that have been underserved by the housing and urban development system. This includes building:

- universally designed, accessible and adaptable homes for New Zealanders that have a disability and an aging population, so they can live well
- houses that meet the intergenerational living needs and of Māori, Pacific peoples and others
- homes that reflect and respect tikanga and the different backgrounds, values and cultures of different communities in Aotearoa New Zealand.

Universally designed housing promotes choices and improves our ability to move homes or place and find housing that is suitable for us and engage in our communities. This is particularly important for disabled New Zealanders and their families. Adaptable housing provides options, future proofing the suitability of a home for an aging population and to the changing needs of occupants.

Increasing the supply of warm and dry homes will improve whānau and family health and wellbeing outcomes and reduce hospital admissions related to inadequate housing.

Improving the performance of our houses supports improved economic outcomes for people and environmental outcomes for the planet. When homes are resource efficient and affordable to run, we will spend less on energy bills, freeing up money to be spent in other areas of our lives. Reducing the embodied carbon of the material we use in construction and improving the operational efficiency of our building will be critical for achieving our climate objectives.



## Priorities

### • Ensure that rental houses support health and wellbeing

- Ensure tenants live in rental homes that are healthy, warm, and dry (for example, through Residential Tenancies Act, Healthy Homes regulations and the Healthy Homes Initiative and Standards).

### • Increase supply of universally designed and accessible housing

- Work with disabled people and disability advocates, iwi and Māori, and industry to increase the proportion of new-build homes that are accessible and universally-designed, including through government regulatory levers.

- Provide stronger government leadership, including upgrades to existing government owned housing stock (for example, Kāinga Ora retrofit programme) and actively supporting and encouraging public housing new builds that meet accessibility and universal design standards.
- Implement monitoring to understand what accessible and adaptable housing stock is being delivered and work out where we can best provide additional support.

### • Ensure buildings are resilient and resource efficient

- Continue work that seeks to reduce emissions from buildings (for example, through the Building for Climate Change programme), including through adaptive re-use where appropriate.



# Te whakaū i tā te tangata whai kāinga whena, utu-ngāwari

## Enable people into stable, affordable homes

Ensure every New Zealander can live in a stable, affordable, home from which they can thrive. Ensure that homelessness is prevented where possible.



### Outcomes supported:

1. Wellbeing through housing
- 2: Māori housing through partnership
- 3: An adaptive and responsive system



### Working together with:

Private sector developers	Iwi and Māori	Local government
Central government	Investors	Philanthropic & social impact investors
Community Housing sector	Social sector	Pacific Peoples
	Finance sector	

Housing stress and insecurity is driven by a complex set of systemic issues including an under-supply of homes that people can afford.

For the past few decades, the housing and urban development system has failed to develop and maintain the appropriate supports that ensure people can access and sustain the housing they need.

Certain groups have been disproportionately affected including:

- Children and young people who live in rented accommodation are much more likely to live in poor quality housing, for instance in homes that have mould. Severe housing deprivation is more prevalent amongst people under 25. Rates of severe housing deprivation are highest among Māori and young Pacific peoples.
- Māori make up just 16.7% of the population but represent 50% of those on the housing register, 37% of public housing tenants and are three times more likely to experience severe housing deprivation than Pākehā or New Zealand Europeans. Only 31% of Māori own their own home, compared to 51% of the general population.
- Pacific Peoples experience some of Aotearoa New Zealand's worst housing outcomes. They are five times more likely to experience severe housing deprivation than Pākehā or New Zealand Europeans and are much less likely to own their own home.

- People living with a disability are much less likely to live in a suitable home than other New Zealanders. In 2018, of disabled New Zealanders aged 15-64 years 1 in 10 rated their housing as unsuitable for their needs, compared with 1 in 25 non-disabled people.
- Home ownership rates of people over 65 are falling and a growing number of older people are still paying off mortgages or competing for homes in the open rental market. A growing number of older people are increasingly experiencing housing stress as they have high costs but very low incomes.

Adequate housing is central component to wellbeing. People with stable housing are more likely to achieve educational success, stay healthy, participate in employment and communities, and maintain connection to cultures.

Home ownership affords a social, economic, and cultural security that renters, people in temporary or emergency housing, and people who experience homelessness will not have. We need to develop and deliver better housing options, support, and security for people who either do not want to or do not have the resources to own their own home.

One way to do this is for government to take on a more enduring market-shaping and market-making role, with an emphasis on enabling more affordable and secure housing options. This will plug the gap that exists for



people between public and community housing provision and renting and owning in the market. Delivering more and better housing options and models for people outside of public housing and who may be unlikely to own homes under current market conditions will be critical to improving whole-of-system housing outcomes.

Over time this will help reduce demand on other ways government supports people into homes, including through the accommodation supplement and public housing.

We will develop a range of pathways into home ownership, rental and entirely new types of tenure that support people into stable and affordable homes and help them stay there. This includes providing financial support such as grants so people can achieve their home ownership aspirations and by attracting private and philanthropic capital and investment into affordable housing supply.

The community housing sector is well placed to partner with government and play an increasing and important role in helping to meet a diverse range of needs. Registered Community Housing Providers already have a specific and regulated role in providing public housing and are committed to being part of the solution.

Other community-led projects also have an important role to play. Collective housing approaches (including papakāinga, community land trusts, co-operatives and co-housing) can play a role in providing alternative affordable options.

## Priorities

- **Support people experiencing homelessness to access and sustain housing**
  - Continue to implement the immediate and longer-term actions outlined in the Homelessness Action Plan and future phases as a key mechanism for aligning government activity responding to homelessness.
  - Support Māori community housing providers and other Iwi and Māori providers, and partner with them to prevent homelessness through kaupapa Māori initiatives.
  - Undertake a suite of prevention actions to sustain tenancies, expand and improve support for young people leaving Oranga Tamariki care, people transitioning from acute mental health and addiction inpatient units, people leaving prison and returned overseas offenders.
  - Ensure adequate mental and physical health and social support services are provided for individuals, families and whānau who need it.
  - Support Māori community housing providers and other Māori and iwi providers, and partner with them to prevent homelessness through kaupapa Māori initiatives.
- **Support the growth of pathways to affordable housing options**
  - Review government investment in housing support products to ensure it is effective and contributing to wider housing and urban outcomes (for example, Accommodation Supplement).
  - Support increased access to affordable homes and access to finance and grants for low to middle income families and first home buyers.
  - Identify and remove barriers to other alternative tenures to outright home ownership (for example, shared ownership, co-housing, rent to buy, or leasehold arrangements).
  - Work with lenders to help reduce the complexity and uncertainty around lending for novel or non-standard affordable housing options, including by facilitating development of standardised approaches and documentation that makes it easier for all parties and which can facilitate faster access to finance.
  - Consider government investment and support to non-government providers to increase the supply of purpose-built rental housing and to support pathways to home ownership.
  - Ensure ongoing and sustainable mechanisms to fund affordable housing supply including consideration of value uplift capture.
- **Ensure that renting provides people with safe, warm, dry, homes and stable housing**
  - Ensure rental regulations support safe, stable and fair rental experiences and reflect the realities of renting in Aotearoa New Zealand (for example, via Residential Tenancies Act changes).
  - Consider property management regulation to help improve the experience of renters.
- **Support housing solutions with specific communities**
  - Direct government investment and support towards addressing Pacific Peoples housing needs, through Pacific-specific approaches, including increasing rates of home ownership, reducing and preventing homelessness, and pursuing bespoke models of housing solutions – including on land owned by Pacific organisations and churches.
  - Direct government investment and support towards ensuring that a variety of functional and affordable housing and support services are available for older people to age in place and in a suitable environment of their choice (for example, including in retirement villages where this is preferred, and in response to the Commission for Financial Capability review).

# Te tautoko i ngā whānau kia whai i tētahi kāinga haumarū, hauora, utu-ngāwari, ā, he nohonga pūmau

Me whakatinana te mana whakatau i ngā urupare pai ake mō te whakawhanake whare, tāone anō hoki o ngā iwi me te Māori.



## Ngā hua i tautokona:

- 1: Ngā hapori tōnui
- 2: Te oranga mā roto mai i te whai whare
- 3: Te whai whare Māori mā te whakahoahoa
- 4: He pūnaha takatū, urupare anō hoki



## E mahi tahi ana ki:

- |                          |                       |                              |
|--------------------------|-----------------------|------------------------------|
| Ngā Kaiwhakawhanake      | Ngā Tarati Ahu whenua | Ngā Kaiwhakarato Moni        |
| Te Kāwanatanga           | Ngā Rangatōpū Ā-Rohe  | Ngā iwi, ngā hapū, ngā marae |
| Te Rāngai Whare ā-Hapori | Te Rāngai Pāpori      |                              |
|                          | Te Rāngai Moni        |                              |

I roto i ngā tini tekau-tau, ā, mā ngā tini tōwaitanga, kua whakamanawa te Kāwanatanga i ngā wero whai whare e pā nei ki te Māori, ki ngā iwi, ki ngā hapū me ngā whānau. Kua ngana hoki ki te whakatika i aua wero.

Ka whakarārangi ake tā te Taraipūnara o Waitangi Uiuu Kaupapa Wai 2750 e whakatewhatewha nei i ngā Ratonga me ngā Kaupapa Here Whai Whare Māori i te pānga o ngā urupare takarepa ki ngā take Whai Whare Māori kua pāngia ā-tukuiho nei ki ngā hapori Māori, me te aha, e rangona tonutia ana ā mohoa nei.

Ehara i te mea he āhuetanga hou te kore o ngā kāinga hou i rawaka, te kore rānei o ngā whare Māori i kounga me te kore i taea e te Māori te utu, rēti mai, hoko mai rānei i tō rātau anō kāinga, engari he āhuetanga kua kino kē atu nā te mōreareatanga whai whare me ngā pānga o KOWHEORI-19.

E whakatikaina ai ngā wero tū-roa mō te whai whare Māori, ka urupare, ka arotake, ka whakatika mātau i te pūnaha. Ka whakaū hoki i ētahi āhuetanga ā-kaupapa here, ā-ture, ā-tahua anō hoki hei painga mō te Māori, me te whakaaro ake ki te hononga o te Māori ki tō rātau ahurea me ā rātau tikanga ki ō rātau whenua, wai, papa, wāhi tapu me ētahi atu taonga.

E whakaatu ana Te Tauāki Kaupapa Here a te Kāwanatanga nei i te rautaki whai whare Māori ā-motu hou. Ehara a Maihi Ka Ora i te rautaki kāwanatanga mō te whai whare

Māori noa iho. Engari he rautaki kua waihanga tahitia ki te Māori. I runga i te whakatinanatia ōna, me mātua mahi tahi motuhenga nei te Māori me te Karauna hei whanake i ngā kōkiritanga pai. Nō tātau katoa te whakakitenga “He kāinga haumarū, hauora, utu-ngāwari anō hoki tō ngā whānau katoa, ā, he noho pūmau, puta noa i te tōpūtanga whai whare Māori.”

Ko tā te rautaki hou he whakatairanga i te anganga mahi o MAIHI, ā, ka whai ki te whakakaha i taua anganga e puta ai te ahunga ā-rautaki puta noa i tā mātau mahere mō te anamata o te Whai Whare Māori.

Ko te anganga mahi o MAIHI te waka e hautū ana i ngā panonitanga tūāpapa o ngā āhuetanga mahi o te Kāwanatanga nōna ka urupare ki te mōreareatanga whare mō te Māori. Kei roto i a MAIHI ko ngā urupare ā-pūnaha paetata, urupare paetawhiti anō hoki hei urupare ki ngā āputa nui mā te Māori i ngā urupare whai whare whānui, e taea ai e mātau te whanake i ngā hua whare Māori me ngā hua oranga Māori anō hoki.

Kua roa nei te Māori me ngā iwi e pupuri nei i ngā wawata whai whare hei whakatinana ake puta noa i te tōpūtanga whai whare Māori – mai i te whakatika i te kāinga koretanga ki ngā iwi me ngā rōpū e whai nei ki te whakahoahoa kia whāia ai he āheinga ki te whakawhanake.

Ka rapa te kāwanatanga i ngā ara whakahoahoa ki ngā iwi me te Māori hei tuku i ngā kaupapa whakawhanake kāinga, whare tāone anō hoki, ā, hei whakaahua i te pūnaha e whai hua ai te katoa, hei whakamihī i te mana o ngā iwi me te Māori ki te whakatau i ngā urupare whakawhanake kāinga, whare tāone pai ake.

### Ngā Whāinga Tōmua

#### • Ngā whakahoatanga o te Māori me te Karauna

Kāore i waihanga tahitia ngā rautaki o mua ki te Māori, kāore hoki i whai wāhi ngā tikanga takohanga, ngā hua e taea ana te ine rānei, nā reira kāore i whai wāhi te mahi tahi me te whakahoahoa i waenganui i te Karauna me te Māori.

He mea hirahira te hononga pakari i waenganui i te Māori me te Karauna hei whakamana tika i ngā urupare whai whare Māori. E whakaū ai i te motuhenga o te whakahoatanga me whai wāhi ngā taha e rua ki ngā tukanga whakatau, me mārakerake ngā āhuatanga i waenganui i ngā hoa, ā, me toha ngā whakamārama, me tika hoki te mahi tahi i roto i te tukunga o ngā urupare.

#### • Ngā urupare e arahina ana e te Māori

Kāore i whai hua ngā rautaki ‘kotahi mā te katoa’ o mua mō te Whai Whare Māori. Mā te aro ki ngā urupare e arahina ana e te Māori e taea ai e te Māori me te Karauna te āta tohu ake i te hiahia o te kāinga, ā, e tukua ai ngā urupare hāngai ki te huahua e whai nei i te rautaki ‘nā te Māori mā te Māori.’

#### • Te Putunga Hanga Whare Māori

Kāore i rawaka te putunga whare kounga, utu-ngāwari hei rēti, hei hoko rānei mā te Māori. Ko te whakaū i te hanganga o ētahi whare anō te wāhanga matua o te urupare ki te mōreareatanga whai whare, engari me tuku hoki i ngā whare e hāngai ana ki ngā whānau. Me whai whenumitanga te whakapikinga o te putunga whare – mai i ngā whare mō te hunga e rite ana ki te hoko i tōna anō

whare, ki ngā whare mā te hunga e pīrangi nei te hoki ki ōna anō whenua me te noho tahi ki te whānau i runga i te papakāinga

#### • Te Tautoko Hanga Whare Māori

He uaua tā ngā whānau whai wāhi atu ki te tautoko whai whare whai hua. E mōhio ana mātau he mea hirahira te whai i tētahi whare mahana, maroke anō hoki mō te oranga o te whānau, engari he hirahira anō hoki te hanganga o te whare pēnei i te oranga o te whānau e noho nei i roto i te whare, heoi anō he whiwhiwhi te pūnaha o te wā, ā, tē aro i te nuinga o ngā whānau.

#### • Te Pūnaha Whai Whare Māori

He mokamoka te pūnaha, ka mutu, he uaua te whai wāhi atu. He āraitanga tērā ki te whakatinana i ngā urupare whai whare Māori. He maha nō ngā umanga i te ao whai whare, he āraitanga rānei nō ngā tukanga me ngā kaupapa here e taea ai e te Māori te whakamahi i ā rātau anō rawa kia whāia ai he urupare whai whare pai ake.

#### • Te Whakapūmautanga Whai Whare Māori

Me toitū ake ngā urupare whai whare mā ngā whānau. Nā reira me tahuri mātau ki ngā ara e whakaū nei i te putanga o te noho roa o ngā whānau mai i ngā urupare whai whare e tukua nei e mātau.

E kōrero ana hoki te toitūtanga mō te toitū o te hononga o te Māori ki ōna whenua. Te tautoko pai ake i ngā whānau e pīrangi nei te noho ki ngā papakāinga, ki ōna anō whenua.

# Support whānau to have safe, healthy, affordable homes with secure tenure

The right to self-determine better housing and urban development solutions for iwi and Māori should be realised.



## Outcomes supported:

- 1: Thriving and resilient communities
- 2: Wellbeing through housing
3. Māori housing through partnership
- 4: An adaptive and responsive system



## Working together with:

Developers	Ahu whenua Trusts	Investors
Central government	Local government	Iwi, hapū, marae
Community	Social Sector	
Housing sector	Finance sector	

Successive governments have acknowledged and tried to address the housing challenges facing Māori, iwi, hapū and whānau.

The Waitangi Tribunal's Wai 2750 Kaupapa inquiry into Māori Housing Policy and Services has outlined the impact of years of insufficient responses to Māori housing issues that have had an intergenerational impact on Māori communities, impacts that continue to be felt today.

The lack of new housing supply, the poor quality of existing Māori housing and the unaffordability for Māori to rent or own their own home is not a new problem, but it is a problem that has been exacerbated by a worsening housing crisis and the impacts of COVID-19.

To effectively address the long-standing challenges in Māori housing, we will respond, review, and reset the system. This includes putting policy, regulatory and funding settings in place that adequately identify and protect Māori interests, taking account of the relationship of Māori and their culture and traditions with their ancestral lands, water, sites, wāhi tapu, and other taonga.

This Government Policy Statement reflects the new national Māori housing strategy – Maihi Ka Ora. Maihi Ka Ora is not just a government strategy for Māori housing. This is a strategy that has been co-designed with Māori. Its implementation demands that both Māori and the Crown

work in genuine partnership and accelerate positive action. The shared vision is that “All whānau have safe, healthy affordable homes with secure tenure, across the Māori housing continuum.”

The new strategy elevates the Māori and Iwi Housing Innovation (MAIHI) framework for action and looks to strengthen it to provide the strategic direction across our plan for the future of Māori Housing.

The MAIHI framework for action is the vehicle that drives the fundamental shifts in the way that Government operates as it responds to the housing crisis for Māori. MAIHI includes both urgent and long-term system responses to critical gaps for Māori in mainstream housing solutions, enabling us to accelerate Māori housing and wellbeing outcomes.

Māori and iwi have long held housing aspirations to be realised across the Māori housing continuum – from addressing homelessness through to iwi and rōpū looking to partner for development opportunities.

Central and local government will seek out opportunities to partner with iwi and Māori to deliver housing and urban development projects and shape the system in a way that is effective for all, in recognition of the right of iwi and Māori to self-determine better housing and urban development solutions.

## Priorities

### • Māori Crown partnerships

Previous strategies were not co-designed with Māori, they also failed to include accountability measures or measurable outcomes, so were void of cooperation and partnership between the Crown and Māori.

A strong Māori Crown partnership is crucial to successfully addressing Māori housing solutions. To ensure the partnership is genuine there must be shared decision-making processes, transparency between the partners, the sharing of information and positive collaboration when delivering solutions.

### • Māori led local solutions

Previous 'one size fits all' approaches to Māori housing have not worked. A focus on Māori led local solutions will enable Māori and the Crown to better identify the need at a local level and deliver fit for purpose housing solutions that take a 'by Māori, for Māori' approach.

### • Māori housing supply

There is a lack of supply of quality, affordable housing for Māori whānau to rent or own. Ensuring we build more houses is the main part of the solution to the housing crisis we face, but we also need to provide houses that fit whānau. The increase in housing supply needs to provide a mix of housing solutions – from housing options for those ready to buy their own home, to those that want to return to their own land and live with their whānau in papakāinga.

### • Māori housing support

Whānau have limited access to effective housing support. We know that having a warm, dry home is important to ensuring the wellbeing of whānau, but the physical structure is just as important as the wellbeing

of the whānau inside, however the current system is complex and un navigable for many whānau.

### • Māori housing system

The system is fragmented and not easily accessible. It is a barrier to implementing Māori housing solutions. Whether it's the multiple agencies involved in the housing space, or the process and policy barriers that stand in the way of Māori being able to use their own assets to provide better housing solutions.

### • Māori housing sustainability

We need to make housing solutions more sustainable for whānau. That means we must look at ways of ensuring that the housing solutions we provide give whānau housing permanency.

Sustainability also means sustaining that connection between Māori and their whenua. Providing better support to whānau who want to live in papakāinga, on their own land.

# Te whakamana anō i te wāhi ki te whai whare hei kāinga, tērā i te rawa ā-pūtea

## Re-establish housing's primary role as a home rather than a financial asset

Reduce speculative investment in existing housing stock, making home ownership more accessible for first-home buyers.



### Outcomes supported:

- 1: Wellbeing through housing
- 2: An adaptive and responsive system
- 3: Māori housing through partnerships



### Working together with:

- |                    |                             |
|--------------------|-----------------------------|
| Central government | Iwi and Māori               |
| Investors          | Reserve Bank of New Zealand |
| Finance sector     |                             |

Reducing speculative investment in existing housing stock will support more people to have and keep a stable home – both in terms of home ownership and the security it affords as well as contribute to generating more security in the rental market.

There are now significant health, wealth and wellbeing disadvantages for renters compared to homeowners that carry across generations and embed a growing inequity. Many of these disadvantages stem from the security of tenure home ownership provides, and increases in wealth associated with buoyant property markets.

Limited housing supply and choice, low interest rates and lower returns on other investments, along with easier access to credit have combined to increase the attraction of housing purely as a financial investment, and often a speculative one based solely on expectations of ongoing capital gains.

Financial investment in existing housing stock has fuelled house-price inflation and put home ownership increasingly out of reach of many, especially Māori and Pacific Peoples. It has skewed investment in the productive economy and placed an emphasis on trading existing houses rather than building new ones. This has had flow on impacts on the supply, quality, and security of rental stock when more and more households have no other choice except to rent.

The housing and urban system needs to support people to make different and better decisions around homes and investment. Improving the experience and outcomes of those who rent and bridging the wellbeing gap between renters and owners is a critical focus of government. We also want to support the aspiration of people who want to own a home. It is important that people are making that choice for the right reasons: as a way of saving, or providing stability, and not as a way of accumulating outsized capital wealth at the expense of non-owners.

Reducing speculative investment in existing homes relies on building enough houses to reduce the general market expectations of ongoing future capital gains, as well as on behavioural changes and attitudinal shifts in the way we think about property, money and generating wealth. The housing and urban system needs to support people to make different decisions around homes and investment.

Government will continue to review policy and regulatory settings, including tax and fiscal settings, to understand what is driving investment behaviours across the housing market and what needs to change to support better housing outcomes for more of Aotearoa New Zealand.

This includes working with the property investment sector to develop regulatory and policy settings that direct private investor capital towards increasing housing supply and balancing the attraction of residential property relative to other investments.

# Te whakamahere me te haumi atu ki ō tātatau taiwhanga

## Plan and invest in our places

Ensure our neighbourhoods and places meet the needs of our communities today and are well equipped to meet long-term climate, social, cultural, environmental and economic challenges and opportunities.



### Outcomes supported:

- 1: Thriving and resilient communities
- 2: An adaptive and responsive system



### Working together with:

Developers	Iwi and Māori	Disability advocates
Infrastructure providers	Local government	Communities
Central government	Urban designers	Local business and employers

As our largest cities have grown, low density development has been encouraged and facilitated. This has been both through planning rules that restrict more dense, mixed-use development where it is demanded (reducing overall housing supply), and through the quality and type of infrastructure provided.

As a result, our population in these centres is now largely car-dependent, the roads are congested and generating ever-higher emissions and household transport costs, and people find it harder to live affordably in the places that offer them the best access to employment, amenities and services.

Whilst some people prosper in our urban areas, these people tend to be wealthier and located closer to transport links and employment. Others struggle to participate and thrive in cities when high living costs push them out towards the fringes, where limited or expensive transport choices isolate them from a larger number and variety of jobs.

Planning and investing in our places needs to focus on ensuring land, infrastructure, good urban design, and the right types of housing supply come together in the right places. When this happens, it creates resilient communities that are good places for different people to live, work, and bring up families.

A lack of investment in urban design, and prioritising vehicle movement over walking, cycling, and place-making has created communities that are hard or unsafe for the young, older people, and people with disabilities to get around and access services.

To make the most of our places for people and the planet, we will need to effect rapid change through urban development. In our larger urban centres, we need to make more efficient use of land and infrastructure, complementing that with great urban design to create safe, liveable communities. We need more medium and higher-density mixed use development, investment in local amenities and open space, and more investment in public and active transport networks to connect everyone sustainably.

Our smaller regional centres and rural areas need different considerations and solutions. The economics of development in these places mean that high density, transit-oriented development models that work in cities won't always work in smaller centres. Instead, government needs to work with communities to find local solutions, for example through supporting investment in papakāinga and in regional economic development and active transport networks.

There is additional urgency around transforming our places. By 2050, Aotearoa New Zealand has committed to

achieve net zero emissions and planning and investing in our places well is critical to achieving this goal.

We generate high levels of greenhouse gas emissions and air pollutants because of the way we continue to invest in transport infrastructure, build homes, and develop and plan our places. Reducing transport emissions will require different urban development that focuses explicitly on reducing the need to travel, reducing travel distances and travel by car. The way that our towns and cities have grown puts many homes, buildings, and communities at risk, including from extreme weather events, drought, fires, warmer temperatures, and rising sea levels.

Many of the interventions that will improve our climate-related outcomes are also critical to improving the quality of places for our people to thrive.

### Priorities

#### • Plan for growth and change in places

- Work together to build a collective understanding of the housing and urban development challenges facing communities and connect different parts of the housing and urban development system to effectively respond. This includes understanding the types of housing needed and how best to supply it.
- Undertake joint strategic planning at a regional level, supported by clear and consistent national direction, involving all relevant agencies and partners prioritising key housing and urban outcomes, while also taking the appropriate steps to reduce emissions, preserve or improve the environment, and manage the impact on highly productive rural land.
- Ensure that the decisions made about social infrastructure and services (for example, health and education) are consistent with the housing and urban outcomes we want, and understanding the way that they affect transport demand and accessibility and help create connected communities.
- Partner with Māori to support planning and system responses that help to drive the delivery of strong Māori housing and community development, including on whenua Māori. Improve the ability to reclaim culturally connected communities for sustained living. This will occur through MAIHI, for Māori, by Māori, with Māori.
- Continue to support the Government's place-based approach and Urban Growth Partnerships.

#### • Ensure infrastructure investment and planning support growth and change

- Integrate government investment at a local level, and support more local government investment in infrastructure that enables urban growth and change that builds climate resilience, reduces emissions, and restores water and air quality.
- Through the Kāinga Ora – Homes and Communities, Land for Housing initiatives, and other central and local government initiatives, deliver urban development that exemplifies evidence-based best practice and supports resilient, sustainable, inclusive, and prosperous communities.

#### • Reduce emissions and support communities to adapt to the effects of climate change

- Ensure changes to the resource management system support emissions reductions and climate adaptation, for example, by:
  - promoting efficient land use in areas well supported by active and public transport, and away from areas likely to be at risk
  - enabling spatial planning partnerships that consider the climate change impacts of decisions about urban development and infrastructure
  - providing for urban design and development that reduces flood pressure and the impacts of increased heat in urban areas
  - providing a framework that enables us to manage retreat from hazardous areas.
- Ensure infrastructure investment supports us to reduce emissions and build resilient homes and places.
- Ensure that building and construction practices result in energy efficient buildings constructed from products with low levels of embodied carbon and with low levels of waste. This includes considering the adaptive reuse of buildings where it is a viable option.
- Continue to incentivise the minimisation of construction and demolition waste for example, through the re-design of materials and services to enable reuse/recovery, as well as investment into resource recovery services and infrastructure.
- Improve data and evidence, for example, to better assess the emissions impact of urban development decisions and use this to make informed decisions, to better understand future risk, and to better understand how to adapt to the impacts of climate change.



## Working together: taking a MAIHI and place-based approach

Every community has their own housing and urban development challenges and aspirations and a ‘one size fits all’ approach will not work to address them. Every place is unique, with different characteristics – including opportunities or problems – arising from local history, culture and heritage, geography, economy, and resources.

Taking a deliberate, place-based and MAIHI approach means ensuring we understand the ties people and whānau have to areas and the important connections they have to place and well-being. A place-based and MAIHI approach enables us to better review what is driving housing and urban outcomes in places, and that we respond accordingly.

We build on this understanding to ensure that our regulatory and policy settings can be applied in places across Aotearoa New Zealand and deliver better outcomes for people and whānau.

Some places are well equipped to drive change and deliver better housing

and urban outcomes. In other places, transforming housing and urban outcomes will require central and local government, iwi and Māori, community housing providers, social service providers and others to work closely together to build a complete picture of what is occurring to develop and implement local solutions that bring about change.

Our current partnerships are highlighted below. Partnerships will change over time in response to need.

All areas across the country continue to receive services, funding and other support.

## Housing and urban development focus areas

This map shows those parts of New Zealand that HUD and Kāinga Ora are prioritising effort and investment. While our focus is on regions where there is the greatest demand, priorities will change over time in response to need and areas across the country will continue to receive services, funding and other support.

### \*Auckland

Including:

#### Kāinga Ora Regeneration Areas

Northcote, Mt Roskill/Ōwairaka, Oranga, Mangere and Tāmaki

Kāinga Ora and the Tāmaki Regeneration Company are transforming suburbs and communities with public housing to provide more and better-quality public housing, and to deliver more affordable housing options for both rental and ownership, as well as improved amenities, public spaces, and infrastructure.

#### Redevelopment Areas

City Centre and Mt Eden, Manukau, and Carrington/Unitec

These are areas where central and local government investment in infrastructure is providing significant opportunities for urban redevelopment and intensification, including opportunities to partner with mana whenua to redevelop underutilised Crown land for new housing supply.

### Priority greenfield growth areas

Drury and North West

The Government and the Auckland Council have identified Drury and the North West as the two greenfield growth areas for priority focus and investment within the Urban Growth Partnership.

### \*\*Wellington-Horowhenua

#### Kāinga Ora Regeneration Area

Porirua

Kāinga Ora are working alongside the community, Porirua City Council and Ngāti Toa Rangatira to regenerate Eastern Porirua.

## Key

**Place-based partnership need identified**

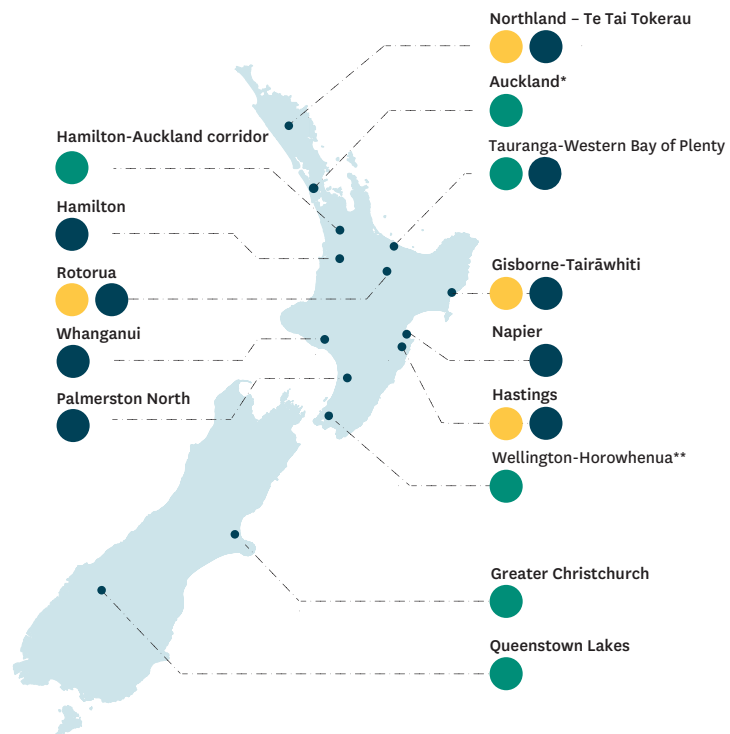
HUD is taking a place-based approach to housing in key regional locations with high needs, working with Kāinga Ora, councils, iwi and others based in the community to develop and implement joined up local solutions.

**Locations where public housing need is urgent**

As outlined in the Public Housing Plan 2021-2024 the Government has identified regional centres where the need for public housing has grown the fastest and a step change is required. These are locations where population has exceeded new housing development leading to rising rents and housing shortfalls.

**Urban Growth Partnership area**

The Urban Growth Partnerships provide a forum for central government, local government and mana whenua to collaborate on the strategic direction for Aotearoa New Zealand's high-growth urban areas or corridors. With a focus on integrating land-use and infrastructure planning, they inaugurate a collaborative approach that will become more commonplace under the proposed resource management reforms.





# Te whakatinana i te GPS

## Implementing the GPS

## **Te whakatinana i te GPS**

### **Implementing the GPS**

Successfully implementing the GPS-HUD requires government to partner and collaborate with others to enable a system-wide response. Aotearoa New Zealand needs integrated investment across housing, transport, infrastructure, land use and urban development now to deliver our vision for housing and urban development. We know that large-scale and systemic change isn't something that just government and policymakers own – the whole housing and urban development system needs to work together to realise the vision.

Multiple approaches are required to achieve change. This ranges from ensuring the right legislation and policy settings are in place and that the right funding and investment is available, through to ensuring that appropriate support is available for people who need it now.

The GPS-HUD is not intended to provide a detailed blueprint of all future activity. New initiatives, regulatory responses, and investments will be needed to meet changing needs, and ensure we stay on track to meet the vision.

# Te wāhi ki te kāwanatanga whānui

## Roles across government

### The role of Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development

Te Tūāpapa Kura Kāinga – Ministry of Housing and Urban Development (HUD) will lead implementation of the GPS-HUD on behalf of government. HUD will coordinate work across government, facilitate input from partners and stakeholders, and monitor progress towards our goals.

The Ministry's role is to work across the housing and urban development system. We work in collaboration with communities, iwi and Māori, central and local government, housing providers, planners, builders, and developers; as well as welfare, community, sustainability and other not-for-profits with interests at both national and local levels.

HUD will facilitate action, bringing parties together to unite around a common strategy and direction, and to nurture an environment where all parties can succeed. HUD's role is to provide tools, levers, investment, and information to enable and contribute to the work of others.

HUD is also responsible for strategy, policy, funding, monitoring and regulation of the housing and urban development system. HUD's role is to oversee the system's progress and performance and identify where change is needed.

### The role of Kāinga Ora – Homes and Communities

As government's housing provider and lead developer in the planning and delivery of urban development projects, Kāinga Ora has a key role to play in implementation of the GPS-HUD and in delivering the outcomes we want to see.

The Kāinga Ora – Homes and Communities Act 2019, sets out the Kāinga Ora objectives, functions and operating principles. Key excerpts are included in Appendix 1 Excerpts from the *Kāinga Ora – Homes and Communities Act 2019*.

The role of Kāinga Ora is to contribute to sustainable, inclusive, and thriving communities that:

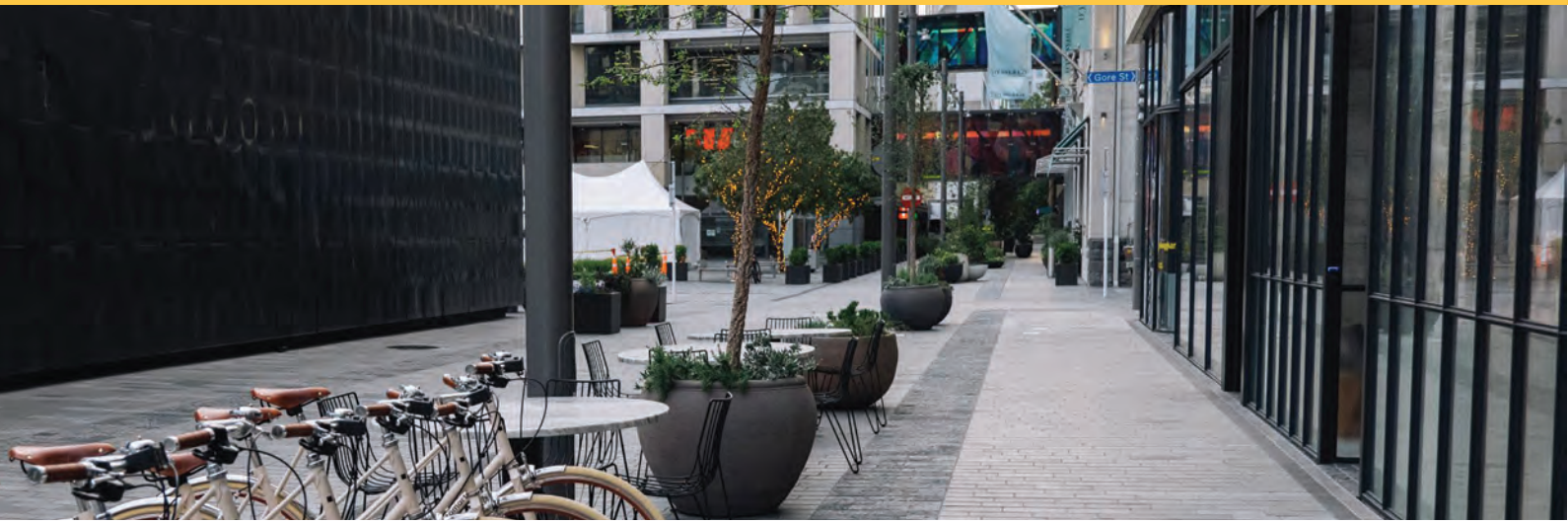
- provide people with good quality, affordable housing choices that meet diverse needs
- support good access to jobs, amenities, and services
- otherwise sustain or enhance the overall economic, social, environmental, and cultural well-being of current and future generations.

The operating principles that guide Kāinga Ora address five areas:

- Public housing solutions that contribute positively to well-being
- Housing supply meets needs
- Well-functioning urban environments
- Stewardship and sustainability
- Collaboration and effective partnerships.

This GPS-HUD sets out expectations which Kāinga Ora must give effect to when performing its functions. These build on the operating principles and functions outlined in the legislation. These are included in Appendix 2 *Expectations for Kāinga Ora – Homes and Communities*.

These expectations will be complemented by an annual letter of expectations provided by responsible Ministers. The expectations set out in this GPS-HUD and any additional annual expectations are reflected in the Kāinga Ora Statement of Intent and reported through the Kāinga Ora Annual Report.



## The role of other government agencies

In addition to HUD and Kāinga Ora, the priorities described in the focus areas also point towards specific roles for other agencies, including the Ministry of Business, Innovation and Employment, the Ministry for the Environment, the Ministry of Transport and Waka Kotahi.

A wide range of government agencies also have important roles to play in the housing and urban system, and in supporting the outcomes and focus areas described in this GPS-HUD. For example:

- Providing social infrastructure and services like education and health is a key shaper of communities, influencing where people seek to live, their transport choices, and how connected they feel to their communities.
- Te Puni Kōkiri plays an important role in supporting housing outcomes for Māori, particularly in rural communities, including around the development of papakāinga and improving the quality of Māori housing stock.
- The Ministry for Pacific Peoples leads work to gain improved housing conditions and home ownership for Pacific families. This work is holistic and takes a Pacific-specific approach, ranging from building the skillsets of Pacific families to withstand economic and other shocks, to supporting Pacific organisations to build and provide affordable housing options.

It is important that all agencies understand their role in the housing and urban system, and the influence they have in ensuring that everyone in Aotearoa New Zealand lives in a home and within a community that meets their needs and aspirations.

The Government expects all agencies to help implement the GPS-HUD, and to consider how they can shift and align their work programmes, policies and investments with the direction and priorities set out in it, while also delivering on their core roles.

In almost all cases, improving our housing and urban outcomes will support better wellbeing across all portfolio areas of government. HUD has an important role in supporting and driving this collective approach.

## Working alongside the Reserve Bank of New Zealand

The Reserve Bank of New Zealand has always played an important role in our housing system through its role in setting Monetary and Financial Stability Policy.

In February 2021 the Minister of Finance issued a direction (under section 68B of the Reserve Bank Act) to the Reserve Bank requiring it to have regard to government policy on housing in relation to its financial policy functions. While its core objectives and mandate remain, the Reserve Bank now has to take into account the Government's objective to support more sustainable house prices, including by dampening investor demand for existing housing stock to help improve affordability for first-home buyers.

HUD and the Treasury are working closely with the Reserve Bank, to better understand what is happening in the housing market, and to understand how the Reserve Bank's important role, and the tools it has available, can help deliver the better housing outcomes for New Zealanders sought through this GPS-HUD.

# Te whakamahere mahi me te āta whai haere i te kauneke

## Planning action and tracking progress

HUD will lead the development of an implementation plan to provide more detail on the actions, roles and responsibilities for delivering the change required to realise the GPS-HUD.

Government will work alongside stakeholders across the system, including with local government, iwi and Māori, industry, non-government organisations, and communities to develop and test the implementation plan, and ultimately bring the GPS-HUD to life.

Given the nature of the implementation plan, it is expected that it will be updated more regularly than the GPS-HUD. The first will be published in the first quarter of 2022.

### Tracking progress

Tracking progress of the GPS-HUD is key to ensure we continue to respond to changes in context.

We will report on the following:

- The health of the system – measuring progress towards the vision and four outcomes. Reporting will occur every three years reflecting that change is expected over the longer term. This is in line with the required three-yearly review of the GPS-HUD.
- The impact of the GPS as a tool to direct, connect, and align – measuring effectiveness of the GPS-HUD in aligning direction, supporting collective action, and enabling a system-wide response. Reporting will occur annually.
- Progress towards implementing programmes contributing to the GPS-HUD – measuring the delivery of work programmes that support the GPS-HUD. Reporting will occur annually.

An initial set of indicators has been developed. This is included in Appendix 3 *Baseline indicators*. Good information on what is happening in the system is critical to planning, measuring progress and monitoring outcomes.

Government will continue to invest in improving and increasing the availability of data on housing and urban development.



Government will continue to invest in improving and increasing the availability of data on housing and urban development.



Āpitihianga 1: etahi wāhanga o  
Te Ture Kāinga Ora – Ngā Kāinga  
Me Ngā Hapori 2019

Appendix 1: Excerpts from  
the Kāinga Ora – Homes And  
Communities Act 2019



# Sections 12-14 and 23 of the Kāinga Ora – Homes and Communities Act 2019

## 12 Objective of Kāinga Ora–Homes and Communities

- (1) The objective of Kāinga Ora–Homes and Communities is to contribute to sustainable, inclusive, and thriving communities that—
  - (a) provide people with good quality, affordable housing choices that meet diverse needs; and
  - (b) support good access to jobs, amenities, and services; and
  - (c) otherwise sustain or enhance the overall economic, social, environmental, and cultural well-being of current and future generations.
- (2) When performing its functions or exercising powers under any other legislation, Kāinga Ora–Homes and Communities must act in a way that furthers any relevant objectives or purposes stated in that legislation.

## 13 Functions of Kāinga Ora–Homes and Communities

- (1) The functions of Kāinga Ora–Homes and Communities are the following:
  - Housing*
    - (a) to provide rental housing, principally for those who need it most;
    - (b) to provide appropriate accommodation, including housing, for community organisations;
    - (c) subject to subsection (2),—
      - (i) to provide people with home-related financial assistance; and
      - (ii) to make loans, or provide other financial assistance, to local authorities and other entities for housing purposes;
    - (d) to give people (including people on low or modest incomes who wish to own their own homes) help and advice on matters relating to housing or services related to housing;
    - (e) to provide housing or services related to housing as agent for the Crown or Crown entities:

### *Urban development*

- (f) to initiate, facilitate, or undertake any urban development, whether on its own account, in partnership, or on behalf of other persons, including—
  - (i) development of housing, including public housing and community housing, affordable housing, homes for first-home buyers, and market housing;
  - (ii) development and renewal of urban environments, whether or not this includes housing development;
  - (iii) development of related commercial, industrial, community, or other amenities, infrastructure, facilities, services, or works;
- (g) to provide a leadership or co-ordination role in relation to urban development, including by—
  - (i) supporting innovation, capability, and scale within the wider urban development and construction sectors;
  - (ii) leading and promoting good urban design and efficient, integrated, mixed-use urban development;
- (h) to understand, support, and enable the aspirations of communities in relation to urban development:
- (i) to understand, support, and enable the aspirations of Māori in relation to urban development:

### *Other*

- (j) any regulatory functions conferred or imposed on Kāinga Ora–Homes and Communities by or under any other enactment (for example, if entered on an appropriate register to do so);
- (k) any other functions conferred or imposed on Kāinga Ora–Homes and Communities by or under this Act or any other enactment.

## 14 Operating principles

- (1) The operating principles of Kāinga Ora–Homes and Communities for the purpose of section 11(1)(a) are—
  - Public housing solutions that contribute positively to well-being*
    - (a) providing good quality, warm, dry, and healthy rental housing;
    - (b) supporting tenants—
      - (i) to be well connected to their communities; and
      - (ii) to lead lives with dignity and the greatest degree of independence possible; and
      - (iii) to sustain tenancies;

- (c) working with community providers to support tenants and ensure those most in need are supported and housed:
- (d) being a fair and reasonable landlord, treating tenants and their neighbours with respect, integrity, and honesty:  
*Housing supply meets needs*
- (e) managing its housing stock prudently, including upgrading and managing its housing to ensure it remains fit for purpose:
- (f) ensuring that the housing it develops is appropriately mixed (with public housing or community housing, affordable housing, and market housing) and is of good quality:  
*Well-functioning urban environments*
- (g) ensuring its urban development contains quality infrastructure and amenities that support community needs:
- (h) assisting communities where it has housing stock to develop and thrive as cohesive and safe places to live:  
*Stewardship and sustainability*
- (i) identifying and protecting Māori interests in land, and recognising and providing for the relationship of Māori and their culture and traditions with their ancestral lands, water, sites, wāhi tapu, and other taonga:
- (j) operating in a manner that recognises—
  - (i) environmental, cultural, and heritage values; and
  - (ii) the need to mitigate and adapt to the effects of climate change:  
*Collaboration and effective partnerships*
- (k) partnering and having early and meaningful engagement with Māori and offering Māori opportunities to participate in urban development:
- (l) partnering and engaging meaningfully with other persons and organisations, including—
  - (i) having early and meaningful engagement with communities affected, or to be affected, by urban development:
  - (ii) in order to help grow capability across the housing and urban development sector:
  - (iii) in order to help people into home ownership:
- (m) maximising alignment and synergies through its multiple functions in order to support inclusive, integrated housing and urban development.

## 23 Purpose and content of GPS

- (1) The purpose of the GPS is to—
  - (a) state the Government's overall direction and priorities for housing and urban development; and
  - (b) inform and guide the decisions and actions of agencies involved in, and the activities necessary or desirable for, housing and urban development.
- (2) The GPS must include the following:
  - (a) the Government's overall direction for housing and urban development, which must include a multi-decade outlook:
  - (b) the Government's priorities for housing and urban development:
  - (c) how the Government expects Kāinga Ora—Homes and Communities to manage its functions and operations to meet the Government's direction and priorities for housing and urban development:
  - (d) how the Government expects other agencies to support that direction and those priorities:
  - (e) the Government's expectations in relation to Māori interests, partnering with Māori, and protections for Māori interests:
  - (f) how the Government expects Kāinga Ora—Homes and Communities to recognise the need to mitigate and adapt to the effects of climate change.
- (3) The GPS may include any other matters the Ministers consider relevant.

Āpitihianga 2: Ngā Kawatau Mo  
Kāinga Ora – Ngā Kāinga Me  
Ngā Hapori

Appendix 2: Expectations  
for Kāinga Ora – Homes and  
Communities

## Thriving and resilient communities

1. Work with HUD, Waka Kotahi, Te Puni Kōkiri and other central and local government and iwi to ensure its urban development activities are focused on the places it can make the most meaningful difference to alleviating housing supply and affordability pressures.
2. Take a place-based approach to developing options and strategies that deliver the Government's housing and urban development priorities.
3. Recognise intensification as a key consideration in delivery or enabling construction of housing and infrastructure and that intensive urban environments need to support customers and thriving communities.
4. When undertaking urban renewal and development 'up' and 'out', consider how investments can support greater density, mixed land use, connectivity and access to key transport hubs, jobs and amenities, while recognising the importance of the environment and preserving quality greenspace.
5. Consider climate change and natural hazard risks and how to adapt and respond when making investment decisions, including:
  - a. Whether to avoid development in places that are currently exposed and/or increasingly exposed to natural hazards and carry an unmanageable climate risk
  - b. considering when to retreat from hazardous places, when to protect land or assets, and when to accommodate existing exposure to risk, and
  - c. the effects of climate change induced events on homes and customers
6. Investment decisions for housing and urban development seek to lower the whole-of-life emissions profile of the development through:
  - a. planning and delivering low emissions infrastructure
  - b. recognising the connection between spatial planning and transit related emissions
  - c. enabling access and mobility through low emissions transport options
  - d. use of low emissions building designs, construction materials and construction practices.
7. Work closely with HUD and other key stakeholders to develop and implement better processes, systems and tools to assess the options against climate related impacts and emissions scenarios and respond to Government's direction on climate change, including through the National Adaptation Plan, Emissions Reduction Plan and Carbon Neutral Government Programme.

27. Make investment decisions that are consistent with the Government's strategic direction and priorities for housing and urban development by:
  - a. Working collaboratively across government, and with external stakeholders and iwi/Māori to inform, develop and support investment decisions, and consulting with Ministers, HUD and Treasury as appropriate.
  - b. Optimise value-for-money from a whole-of-Government perspective, including effectively monitoring construction

## Wellbeing through housing

8. Work with HUD to deliver and accelerate the Government's public and supported housing build plans, consistent with Budget funding decisions, ensuring a place-based approach to create local solutions and focusing on new builds to contribute to the housing supply.
9. Deliver transitional homes to support the Aotearoa New Zealand Homelessness Action Plan.
10. Support the Government's ambition to reduce child poverty by sustaining tenancies and preventing and reducing homelessness.
11. Take a whole-of-life portfolio management approach by effectively managing the housing stock and ensuring robust strategies and approaches for managing asset performance, while enhancing liveability and the wellbeing of tenants and community.
12. Build a greater proportion of homes that incorporate Universal Design principles to meet the needs of different population groups. Ensure standards for accessible design features are available publicly.
13. Help achieve equitable outcomes by recognising and responding to the disproportionate housing stress and deprivation of Māori, Pasifika, and other population groups.
14. Contribute to home ownership by effectively and efficiently administering home ownership products, and supporting HUD proactively on improving product settings and uptake.

costs, and exploring a full suite of funding and financing options for efficiency and broader wellbeing benefits (for example, where marginal cost increase can achieve incremental wellbeing outcomes).

- c. Considering a range of options for investment having regard to relevant Cabinet guidance, and assess the wellbeing impacts of these options consistent with the Treasury's Living Standards Framework.

## Māori housing through partnership

15. Align strategic priorities in relation to Māori to support the Government's actions in addressing gaps in the housing system.
16. Work with Iwi and Māori to build and support genuine, meaningful and enduring partnerships, that enables opportunities for Māori to both lead, deliver and contribute to housing solutions, and urban development projects. For example, partnering with Māori to increase housing supply and support developments where available on whenua Māori.
17. In developing and updating the Kāinga Ora Māori strategy, ensure it is consistent with the direction in the Government's National Māori Housing Strategy-Maihi Ka Ora and the MAIHI Framework for Action.
18. Realise opportunities for iwi and Māori housing projects by providing data, insights and knowledge to help build capabilities.
19. In contributing to, and delivering on, Māori and Whānau Ora outcomes, develop tangible measures and indicators to track against those outcomes for future years.

28. Work with HUD and Treasury to assess Kāinga Ora long-term funding and financing requirements to ensure delivery of the Government's housing and urban priorities.
29. Maintain future focused planning by considering new Government priorities and work with HUD, Treasury and relevant local authorities on relevant policy directions, for example, working with HUD on options to increase the supply of affordable homes, including those for low to moderate income households.

## An adaptive and responsive system

20. Continue to contribute to the Government's initiatives, (and target priority urban growth areas), resource management reforms, climate change and other system changes. For example, under the Urban Growth Partnerships, contribute to: the review and development of spatial plans, spatial planning expertise and resources; data and insights; and support with community and stakeholder engagement and consultation.
21. Contribute to transforming the building and construction sector by helping to raise productivity and performance and being an exemplar developer, in a way that supports capability-building across the construction sector, and in line with the Construction Sector Accord.
22. Work collaboratively with others to better understand, promote and facilitate innovative building solutions that speed up and scale up construction and make housing more affordable, such as off-site manufacturing and adaptive re-use.
23. Contribute to the Government's broader housing objective to improve housing supply and affordability through urban development that increases the supply of build ready land and the pace, scale, density and affordability of new housing supply.
24. Make effective use of land resources to respond to current and future demand for housing, including through land acquisition and development, in line with joint spatial plans where they exist. In doing so, maximise value-for-money and managing risk to the Crown. Avoid holding land for solely speculative purposes.
25. Enable and complement private sector and non-government partners. This includes leading in areas with significant development constraints, facilitating more efficient developments through its land acquisition and development powers, and helping build capability and capacity across the system.
26. Maintain a pipeline of future urban development projects to provide greater certainty to the infrastructure, development and building and construction sectors.

30. Have planning frameworks, tools and approaches in place to give effect to the GPS. Through the entity's strategic documents, respond to the direction in the GPS and report annually on progress against GPS expectations.



# Āpiti hanga 3: Ngā tohu paerewa

## Appendix 3: Baseline indicators

We have identified the following preliminary baseline indicators on the health of the housing and urban development system. Indicators will be reported for Māori where data is available. Further work is required to collaboratively develop measures with iwi and Māori for the ‘Māori housing through partnership’ outcome, and final indicators will be confirmed with stakeholders.

These indicators reflect the data that is available now. Further work will be undertaken to identify additional indicators required and work towards making them available.

	Preliminary indicator	Desired change	Latest baseline figure	Source
<b>Thriving and resilient communities</b>	Percentage of people who describe the location of their home as ‘suitable’ or ‘very suitable’	Increase	93.3% (total population) 89% (Māori population)	General Social Survey (2018)
	Proportion of people with access to essential services, (including health care, supermarkets, and schools) by walking, cycling, public transport and car within 15 minutes	Increase	Access to primary schools within 15 minutes by mode Walking: 62% Cycling: 89% Public transport: 70% Car: 99%	Waka Kotahi (2020)
	Percentage of trips in high-growth areas on public transport, walking and cycling	Increase	19%	New Zealand Household Travel Survey (2015 – 2018)
	Percentage of recently-built homes with access to frequent public transport services	Increase	9.5%	Waka Kotahi (2020)
<b>Wellbeing through housing</b>	Number of people estimated to be in severe housing deprivation	Decrease	41,724 people (12,879 Māori) were estimated to be living without shelter, in temporary accommodation or sharing accommodation. A further 60,399 people (15,327 Māori) were living in uninhabitable housing.	Census (2018) These figures reflect the situation in March 2018. They do not reflect the impact of more recent developments, policies, or the impact of COVID-19.
	Ratio of housing costs to income	Decrease	21.0 (Total NZ households) 21.5 (Māori households)	Household Economic Survey 2018-2019
	Percentage of households reporting damp and mould in housing	Decrease	5.8% (All NZ households) 12.2% (Māori households) These figures to be confirmed	Household Economic Survey 2018-2019

	Preliminary indicator	Desired change	Latest baseline figure	Source
<b>Māori housing through partnership</b>	To be developed with with iwi and Māori	–	–	–
<b>An adaptive and responsive system</b>	Number of new dwellings consented per 1000 residents	Increase	8.5 dwellings	Stats NZ (year ended May 2021)
	Proportion of building consents granted for different housing typologies in urban areas	Increase in higher-density typologies	Apartments – 12% Houses – 49% Retirement village units – 4% Townhouses, flats etc. – 35%	Stats NZ (2020)
	Proportion of first home buyers, movers, and investors	Increase in first-home buyers	First Home Buyer – 23.3% Mover 27.6% Multiple Property owner – 37.8%	CoreLogic (year ended June 2021)
	Amount invested in residential property compared to capitalisation of stock market, KiwiSaver and Super Fund	Decrease in ratio	10.43	Reserve Bank NZ Financial Markets Authority NZ Super NZX

A full listing of notes and sources for the above data can be found at [hud.govt.nz/gps-hud](https://hud.govt.nz/gps-hud)



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Waka Kotahi NZ Transport Agency: page 8

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Te Tūāpapa Kura Kāinga –  
Ministry of Housing and  
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**Te Kāwanatanga o Aotearoa**  
New Zealand Government

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Ministry of Housing and Urban Development