



Progressive thinking



ten perspectives
on housing



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Foreword



Erin Polaczuk
and
Glenn Barclay

National secretaries for
the New Zealand Public
Service Association
Te Pūkenga Here
Tikanga Mahi

At certain times over the course of New Zealand’s history, it has become clear that a fundamental shift in thinking is needed. We believe that such a shift is now required in the way we as a country house our people.

Housing is a human right but it is so much more than that: a home is a sanctuary, a safe place, a place for children to grow, a space for us to grow old in. A safe, secure and affordable home enables us to learn, to participate and to work – these are all markers of a decent society and should be something that all of us can access, not just a lucky few.

Over the last few years we have heard an ever-growing body of evidence that the current government’s approach to housing is failing. Its manifest in the growing numbers of homeless – now the highest in the developed world – the 41,000 children hospitalised every year for housing-related illnesses; the rampant rise in house prices; the desperate shortage of affordable, safe and secure rental housing; and growing wealth inequality in New Zealand. Housing is in crisis.

The human cost of this failing policy is devastating, and it will continue to be this way unless we draw a line in the sand and say “enough is enough” – we need solutions.

The PSA is adding its voice to the many who are demanding change. We have

a proud history of advocating for high quality public services that contribute to the health and wellbeing of our communities.

We’re doing this because our members have told us that housing is a priority concern in election year, and because they – and their families and communities – are amongst those bearing the brunt of the current housing crisis. Many of our members also work in housing-related public and community services, – their voices and experiences deserve to be represented and heard.

The genesis of this publication was a survey of our Auckland members that we conducted in March of this year, which sought to understand the impact of the housing crisis on their lives. The response to the survey was overwhelming: in the space of two hours we received close to 1500 responses, and by the time the survey closed, over 2500 members had completed the survey.

The survey revealed some startling information. Almost two thirds of respondents said that the housing crisis had had a “somewhat negative” or “strongly negative” impact on the quality of their lives. A worrying 57 per cent of respondents said they had considered leaving Auckland for reasons related to housing. Affordability was a big problem, particularly for members with

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dependents: 58 per cent of single income households and 51 per cent of double income households with dependents were paying at least half their income on housing costs.

Over the last couple of months we've extended the survey to PSA members in other parts of New Zealand. We've collected the stories of members in Waikato, Bay of Plenty, Wellington and Canterbury. As with our Auckland survey, we had a huge response, and we now have a combined survey sample of just under 9,500 members.

Affordability is a problem across the country, particularly for those people renting a house. In the Waikato and Bay of Plenty regions, 53 per cent of renters paid at least half their income on housing, compared to 23 per cent of mortgage-payers. In Wellington a staggering 84 per cent of renters paid at least half their income on housing, compared to 58 per cent of those paying a mortgage. Anyone who is renting or has a large mortgage is struggling to meet their housing costs.

Behind all these statistics lie very human stories of people struggling with the fallout of the housing crisis. Members shared with us their feelings of stress, anxiety and desperation as they struggle to meet the cost of housing. They told us of their reluctance to complain about

sub-standard rental properties for fear of losing their tenancy.

They told us of their feelings of depression about what the future holds; of their feelings of lack of choice and of shame. The housing crisis is more than just bricks and mortar, it profoundly affects people's quality of life, their sense of security and control, and their physical, emotional and mental wellbeing.

These are workers and families in crisis, and the implications are far-reaching. If our key public and community workers cannot afford to live in our large cities, the viability and wellbeing of these cities themselves are in jeopardy.

The rising cost of housing has far outstripped the wage increases our members have received; and the equations have become impossible for many to manage.

Here at the PSA we think it's time for a bold reimagining of the way that we organise, plan and deliver housing in New Zealand.

It's time to pool our collective wisdom and our sense of fairness and compassion to design housing solutions for current and future generations that will truly address these problems on a structural level and endure beyond changes in government.

“ Here at the PSA we think it's time for a bold reimagining of the way that we organise, plan and deliver housing in New Zealand.”



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Ultimately, the key to solving this crisis lies in a fundamental re-imagining of how we treat housing. For a number of decades now, housing has been treated as our primary means of individual wealth creation and retirement security.

This may have worked in the post-war era when government was actively involved in building houses and supporting people into home ownership, and when the economy was structured in such a way as to protect people against the worst excesses of the market.

For most – but not all of us – home ownership was possible. And for those unable to buy a house, decent and affordable state housing was available to rent.

The housing crisis we are in now is, without doubt, largely the consequence of economy-wide policy changes enacted by successive governments since the 1980s. The erosion of labour protections have kept wages low and undermined job security. State supports for home ownership have been removed and the role of the state in the provision, planning and regulation of housing minimised. Despite major tax reform in the 1980s, wealth remains largely untaxed and, as several authors outline in this book, the tax system is structured in such a way as to favour property ownership over other forms of retirement saving.

We need to recognise that the way we’re doing things now just isn’t working for too many people, including our members, and that our core values as New Zealanders are not reflected in our social and economic policies.

At times like this in the past we’ve responded with brave and transformative reforms; we can do it again.

We did it back in the 1930s when the First Labour Government introduced a comprehensive social security system that recognised the collective benefit of state support.

We did it again in the post-World War II consensus on the need to protect human rights and in the introduction of a world-leading no fault accident compensation scheme in 1972.

We believe it’s time for another great leap forward: for bold and imaginative action on housing. Tinkering around the edges is not going to fix this mess. Instead, we need to reposition housing as a public good and an integral part of our collective resource, which helps our people and our communities to thrive.

We’re hoping this book will influence the housing debate and prompt our decision-makers to design and implement policies that are brave, ambitious and forward-thinking. And most importantly of



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all, that restore the right to decent, affordable, and secure housing for all people.

A common theme running through the contributions to this book is that the State must assume a much more active role if we are to solve the housing crisis. The provision, planning and regulation of housing is a core responsibility of government.

As many of the contributors to this book demonstrate, the market cannot and will not deliver affordable housing of the scale that we need.

Nor will the market require landlords to insulate their houses or allow their tenants to treat their houses as homes.

The contributors to this book present solutions to the housing crisis that

are both practical and visionary: from changing tax structures, to creating a universal social housing sector based on high quality, affordable rentals; from permanent tenancies to urban planning that takes account of the needs of our changing demographics.

All our contributors place people at the centre of their pieces, and their writing is shaped by the values of fairness, decency and collective good. We think the time is right for a great leap forward. We hope you'll join us.

Erin and Glenn

Note: the views expressed in the following chapters belong to their authors and do not necessarily represent the view of PSA members or the organisation.

“We believe it's time for another great leap forward: for bold and imaginative action on housing.”





Housing and health



Philippa Howden-Chapman

Philippa Howden-Chapman is a professor of public health at the University of Otago's Wellington campus.

She is director of He Kainga Oranga/ Housing and Health Research Programme and the New Zealand Centre for Sustainable Cities.

We are coming up to an election where, by many accounts, housing is the area of most concern for voters.

Citizens' concerns are the shortage of affordable housing, the poor quality of private rental housing, declining building standards with poor building practices leading to leaky buildings, and high levels of deferred maintenance in existing buildings.

Even more disturbing, is that these housing issues are interacting to drive many of our major health problems in respiratory, cardiovascular and infectious diseases.

Growing numbers of children are in severe housing deprivation. Speaking more plainly, there are children living in cars, camping grounds, sheds, storage containers or doubled-up in crowded houses, with many more living in miserably, cold homes.

There are children who move round so often, usually from one rental property to another, that they never have a chance to do their best at school and beyond and as a result often form the long tail of poor school performers

There are 41,000 children hospitalised each year for medical conditions that we clearly now know are related to housing hazards like damp, cold, mould and crowding.

Our hospitals overflow in winter. Unlike almost all developed countries, 1,600 more people die in the winter than in the summer months.

The solutions are multifaceted, but clear. We need to change our views about the critical importance of good housing. We need to come to an informed consensus about what good quality housing looks like in New Zealand and how we can be sure it is well built and maintained.

Responsibility starts from the top.

We need a Minister of Housing, and preferably a Minister of Housing and Urban Development, who is responsible for: construction standards; incentives for building affordable housing; building and management of state housing; regulatory standards for both state and private rental housing; and, who clearly understands housing must be planned to encourage active travel and neighbourhood and city design. This is a daunting list, but in a country of less than five million surely doable.

We need a Minister of Housing who recognises that we cannot improve the quality of housing in New Zealand until we join the rest of the developed world in having reliable statistics

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about the quality of existing housing; so-called ‘tier one’ statistics.

Like the United Kingdom, we must know what proportion of our houses are “decent.” We need to know whether things are improving or getting worse on the housing front, so that we can allocate funding appropriately.

We need a government with a Cabinet that understands the fundamental connections between housing, health, energy, climate change, education and social inclusion. The Minister of Housing needs support in Cabinet to prioritise housing improvements and set firm, monitored targets for affordable housing in the private sector, as well as state and community housing.

The Minister of Housing needs to work closely and collaboratively with local governments, which like the Wellington City Council have set up taskforces to consider the range of problems facing the city and invest in a range of solutions.

The Council is using the capital grant from the former Labour Government to upgrade its modernist apartment blocks with outstanding results. Working with dedicated developers and community housing organisations, the Council is building more affordable housing and refurbishing available commercial buildings as affordable apartments,

following the use of similar buildings for student accommodation.

The Council is committed to introducing a rental housing warrant of fitness and working with academics to evaluate the benefits and costs of this scheme, for the health of tenants and the effects on landlords and the council.

We are a highly educated population. We can learn by doing – if we plan social experiments thoughtfully, roll out our plans more widely if they work, and change direction if they do not.

Who should pay for housing improvements? Take the example of retrofitting insulation into existing houses, which make up the bulk of our housing stock and were built before there were any regulations. Uninsulated houses are energy inefficient and expensive to heat.

Cold houses are damp houses and mould, which grows better in damp houses, can cause asthma as well as making asthma symptoms worse.

Living in cold housing is depressing. Until recently, there has been multi-party support for this policy, which has driven outstanding and carefully measured benefits in health, reduced hospitalisations, reduced mortality, improved energy efficiency and carbon reductions.

“ We need to change our views about the critical importance of good housing.”



Housing and health

“We need a government with a Cabinet that understands the fundamental connections between housing, health, energy, climate change, education and social inclusion.”

The benefits are six times as large as the costs for younger and older people and four times for the general population.

The uniquely, rigorous nature of our evidence has been noted by the International Energy Agency, the OECD and the World Health Organisation. Why then is the current government stopping the Warm Up New Zealand Programme? It appears that the Government thinks that the benefits, such as warmth and comfort, are largely private.

The Government seems to be ignoring the cogent argument that, because there are clear and significant public benefits, public money should be invested in this programme.

After the Canterbury earthquakes, the Government has partially funded showpiece anchor projects as part of Christchurch's regeneration, but has not adequately invested in affordable housing.

Yet, public benefits are also clear for affordable housing - no private developers, unless they are philanthropists, build quality housing at the low-income end of the market. Having secure, warm housing helps children thrive and helps keep the young and old out of hospital.

There is now sadly a welter of research evidence that poor housing causes poor health, stress and misery. Happily, there is also clear evidence that insulated housing, with effective non-polluting heating, improves and maintains the health and well-being of the occupants and enables them to fully participate in community life.

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

That means that we will all need to vote for real social investment and be willing to contribute according to our means. ❖



“I currently pay over \$700 a week on rent and have had to move four times within the last five years due to the sale of rental properties. Quite frankly it's a nightmare.”



“We survive...don't live. 70% of our income goes to the house... saving is nearly impossible.”



“I am afraid to ask the landlord to get maintenance done because I fear that they will put up the rent. I cannot afford to pay more.”



Affordability – Where next?



Professor John Tookey

Professor John Tookey is Director CUBE-NZ, at Auckland University of Technology's School of Engineering. His areas of expertise include: Construction management, logistics, SCM. Productivity, procurement, building costs and BIM.

His current research projects include an Economic Evaluation of Zero Waste Construction (BRANZ / Winstone Wallboards) and a study into Transaction Costs economics in construction.

Housing in New Zealand is in trouble in so many ways. Quality, cost and sustainability all have roles in the discourse. The critical issue, both locally and nationally, is the Auckland affordability crisis creating economic instability.

How did we get here and where next? The culprits have all been paraded before the demos - builders overcharging, lack of competition in materials, foreign investors, property speculators. Everything up to and including “A big boy did it and ran away”. So why this mess?

Technology

In 1965, Intel co-founder Gordon Moore noticed the number of transistors per square inch on integrated circuits doubled annually, whilst the price reduced. The eponymous “Moore’s Law” has become our benchmark expectation for product performance ever since. The phone or computer you use gets ever more capable, and our performance expectations grow in lockstep. Your phone now does email, photography, storage and route finding with GPS.

By contrast, what has been happening in the building industry over the last 50 years? Not much. Houses are built as they were, using the same materials, trades and taking the same amount of time.

Construction productivity flatlines at \$34/hr added value compared to a national average of \$48/hr, with innovation 10 per cent below the national average. Consequently building new is growing in expense, irrespective of economies of scale. We build approximately 7,200 dwellings per annum against demand of 14,000 per annum for the next 30 years:

The only way to meet housing needs would be to double labour productivity through innovation, or double our total workforce in housebuilding. Since we do not have a transient labour force of skilled workers as in Europe, productivity through technology is where we need to invest.

Housing Types

‘Affordable’ houses are more expensive to build pro rata than larger properties. Typically, affordable homes are two or more storeys and attached rather than detached.

The scaffolding and other technical requirements (thank you Health and Safety Act 2016!) lead to a cost of around \$3,400/m². Conversely large single storey houses are \$2,000/m². The result? Affordable homes are affordable to the end purchaser, not the builder in the value chain.

Why would a builder build lower margin housing for the public good if not compelled to do so? New

Affordability – Where next?



homebuyers tend to specify the largest possible house on their section in order to incorporate the maximum residual value for themselves.

Thus we see census trends in house building showing increases in four to five bedroom properties being constructed, while affordable two to three bed units are in decline (Figure 1). In short, the market is driving the wrong outputs at the wrong end of the market.

Special Housing Areas (SHA) fail to change these trends, with stand-alone sections developed first and affordable housing developed last. Indeed, 56 per cent of SHAs have been de-established

Fragility

Our housing industry is literally a cottage industry: 98.5 per cent are single person, ephemeral companies subsisting from invoice to invoice, using credit lines to stay liquid.

Their risk profile requires spreading their effort over several projects simultaneously to maintain turnover.

This industry corpus increases production scale without recruiting more tradies and increasing their risk – hence costs climb with demand. They are inefficiently organised with poor bargaining power compared to group builders.

“Is it reasonable to expect markets to deliver societal needs then be shocked when they function in their own interests?”

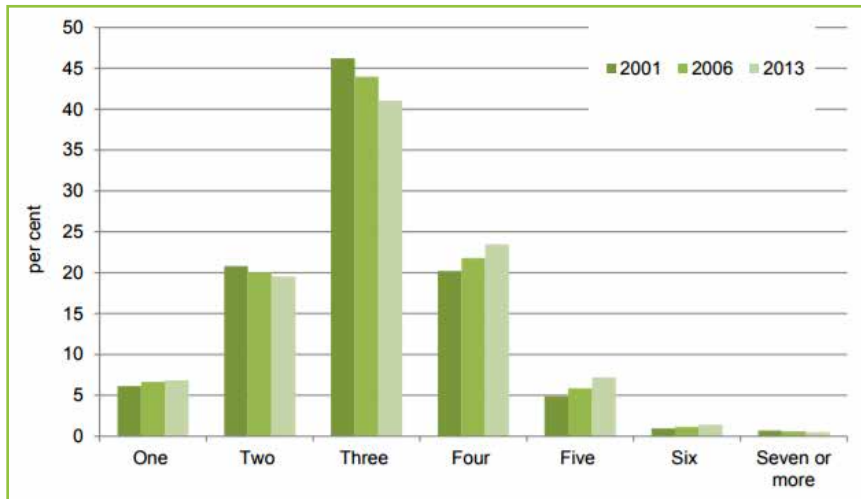


Figure 1: Bedrooms per dwelling in Auckland 2001-2013 (StatsNZ, Census 2013).



Affordability – Where next?

“Affordable homes are affordable to the end purchaser, not the builder in the value chain.”

Most therefore fear the boom-bust cycle. Altruism for homebuyers is inconsequential amongst their priorities. Builders take only the work they can manage to limit exposure to the ‘bust’ cycle, thinking in terms of three to five years until the downturn – but indicators are already appearing.

Land

Land supply is core to unaffordability, but the assumption that more land being released and consented more cheaply and rapidly equals more housing more quickly is fundamentally flawed.

This is only true if industry capacity is scalable to demand and the market operates perfectly. ‘Material availability’ doesn’t automatically deliver higher production rates. Land improvement/preparation capacity is as constrained as housebuilding.

Doubling available land will not double the number of land developers or their capacity. Imagine a car producer received an additional million tonnes of sheet steel at their factory at zero cost. Will more cars be produced? No.

A more likely scenario is optimised production to factory capacity, retaining the current selling price, margin and brand value. The problem is exacerbated because before land is ready for housebuilding, costly infrastructure,

drainage and improvement is required - consequently it is a tough, cash-intensive, industry to enter.

Once again we expect industry to absorb the cost and risk of delivering societal needs when increasing production forces down sale prices for all producers. Is it reasonable to expect markets to deliver societal needs then be shocked when they function in their own interests?

The future

Einstein said: “We will not solve the problem by using the same reasoning that created the problem”. By contrast, current government thinking on land availability is the equivalent of Captain Blackadder anticipating the plan for the next offensive: “It’s the same plan as last time and the seventeen times before that.”

Blackadder economics from government will not cut it this time. Land release and Special Housing Areas (SHAs) are not solving affordability issues since social outcomes are not compelled through ‘use it or lose it’ clauses, or incentivised through additional profit.

Compulsion (or profit motivation) in land development is required if we take affordability seriously. We need incentives to use prefabrication to increase productivity.

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Why not specifically fast-track consenting for prefabricated housing? Why not make consents zero cost for two to three bedroom housing and double or triple current rates for four to five bed housing?

If this is a national crisis, why not create a national prefabrication plant producing inexpensive kit-set housing with preapproved building consent for generic designs?

How about incentivising landlords to sell off their buy-to-let investment properties? Imagine a scheme where landlords agree to divest their portfolio so they can place their capital gain tax free into Kiwisaver – provided they commit to not owning directly or indirectly investment property in the future.

Imagine genuine state housing (not mortgage assistance schemes) delivering the two to three bedroom housing we need, rather than expecting industry to deliver this category of homes with lower profits and higher risk?

Ultimately government should accept the seriousness of affordability. Blackadder economics and wishful thinking will not magically change what is and is not profitable for the housing industry to build.

We are at a tipping point for the New Zealand economy. The electorate know it. The question for government is whether laissez-faire ideology or pragmatic intervention will win the debate.

Either way, decisive action is required now. ❖

“We are at a tipping point for the New Zealand economy.”





Innovating our way out of New Zealand's housing disaster



Dr Jess
Berentson-Shaw

Dr Jess Berentson-Shaw is a science researcher working for the Morgan Foundation. Jess holds a PhD in Health Psychology from Victoria University. Jess has over 10 years' experience working on applying science and evidence to public policy.

She worked on improving the use of science in public health practice in NZ, before working as a Research Fellow at University College in London, where she researched how doctors and clinicians translate scientific evidence into their clinical practice.

A game changer for housing in New Zealand

Home is a place to keep us well and to connect us to our family and community. Our homes can bring us a deep sense of satisfaction as we make them our own. A home enables us to pursue our goals, to seek what we value and advance our autonomy. All in New Zealand Aotearoa should have such a place to thrive.

All families should live in homes that keep their babies healthy and offer security during financially vulnerable years. Young people should find comfortable, affordable homes that enable them in their study and work pursuits. Older people living on their own should be part of a community, feel safe, and be cared for.

None of us need pay more than a third of our income on accommodation to live in a healthy home that brings us contentment. Our homes and whenua should be the foundation for our wellbeing. Once they were.

Looking back 60 years, New Zealand was no Camelot, but we were walking a policy path that ensured that most people had a strong and stable home from which to pursue their goals. We have veered off this path and housing has become the heart of many of our problems.

For a generation at least, successive governments have chosen tax and housing policies that benefit house

owners and landlords to the detriment of everyone else. These people have ignored policies that would enable quality affordable housing for everyone, and while the rot is revealed the solutions proffered are too little too late.

A generation of New Zealanders are now shut out of house ownership and forced into expensive, broken down, rental housing or hard to access unhealthy social housing. It is utterly unacceptable.

However, we can fix this, we can rebuild the foundations and ensure homes are again a source of wellbeing for all.

We need a game-changer and the first step is to move away from the ideology that home ownership is the best outcome. Home ownership is privileged in policy, in part due to data showing better quality of life for homeowners. However, this premise is self-perpetuating. New Zealand has a dualistic housing system: houses are either owned, or rented within a private market, with a small number of social houses.

In dualistic systems, quality of life is better for home owners because the rental sector is so poor: choice is limited and quality is markedly worse in rentals (Building Research Association of New Zealand data

Innovating our way out of New Zealand's housing disaster



proves this), the high cost means those renting are unable to make other investments to achieve long term financial security.

Those who have the money to escape to ownership do so, and for many of them, their only investment is their house. However, evidence is clear that outcomes are better for people and for society with an integrated rental-housing sector: where high quality cost-based rental makes up a large proportion (up to 40 per cent) of the housing sector.

In New Zealand, we need to move away from house ownership as the best option. Instead it is time to give all people true choice in quality affordable housing.

Implementing a set of innovative policies, we can reign in a rental sector saturated with low quality and expensive houses and do away with the very concept of targeted 'social housing' subject to the whims of political ideology. Instead we can build a universal housing system where all New Zealanders will have access to affordable, high quality, consistently warm and healthy homes where they need them.

Home ownership will still be a choice, but equally so will the opportunity to invest in productive sectors, as young people no longer have to pour everything they earn (and more) into a pile of rotten

weatherboards for fear of missing out on their only retirement investment. Private landlords will have to bring their properties up to scratch and their prices down in line with what is offered in the not for profit sector.

Building a large scale not-for-profit rental sector is a long-term commitment from central government and a genuine social investment. It would produce major twenty to thirty-year gains for the country in terms of health, wellbeing and productivity.

It would, for a start, require major capital investment to ensure sufficient homes of the right type in the right place were added into the housing sector. Central government, with their advantages in information and scale purchasing, would undertake the planning and building. Stock would then need to be gifted to the not for profit sector and/or capital loans made, as sector capacity grew.

Strong regulations would protect tenants and ensure that the not-for-profit sector (NFP) prices did not exceed cost of provision (keeping rents low). As the NFP sector grew it would become self-sustaining and attract outside capital investment. Government guarantees would be required to attract the right kind of investors, e.g. superannuation funds.

“ We need a game-changer and the first step is to move away from the ideology that home ownership is the best outcome.”



Innovating our way out of New Zealand's housing disaster

“In building a large not-for-profit rental sector in Aotearoa, we can rebuild our foundations and realise a vision where homes are at the heart of our wellbeing.”

People in central government would develop new minimum standards for housing based on validated data that such standards actually delivered the wellbeing purposes set out in the Building Act. To tackle long-term fuel poverty and climate change we would implement evidence-based energy efficient building standards in the NFP sector (e.g. passivehaus).

The current accommodation supplements and income related rent subsidies (around \$2 billion per year) and ownership schemes (around \$86 million a year) would be redirected into a means tested tenancy neutral housing benefit.

The benefit would ensure those on low and middle incomes could access a home they chose at an evidently affordable price. As the sector grew and house values and costs stabilised (or came down), the housing benefit payments would

reduce in real terms. Changes to the tax treatments on non-housing investments and property and land investments would accompany this strategy.

Under the Fiscal Responsibility Act, government investment requires the government of the day to reduce total crown debt to “prudent levels” so as to provide a buffer against factors that may impact adversely on that debt in the future.

There is a veritable mountain of evidence that without affordable, high quality, warm housing – especially for children – New Zealand's wellbeing is being adversely impacted. Housing is one of the best investments that can be made in a society for its long-term benefit. In building a large not-for-profit rental sector in Aotearoa, we can rebuild our foundations and realise a vision where homes are at the heart of our wellbeing. ❖



The soft privatisation of state housing



When it comes to state housing, the current government has an ideological blind spot: it cannot move beyond its fundamental belief that state housing is simply a financial asset.

The theory goes that this “financial asset” – and it’s a substantial asset, with Housing NZ’s (HNZ) 2016 valuation coming in at \$19.2 billion, or 20 per cent of net Crown wealth – would be better owned and managed by the private and community sector.

Thus we have seen the direct privatisation of thousands of state houses. Alongside this we are seeing the “soft” privatisation of our public housing assets whereby land formerly occupied by state housing is largely given over to private ownership.

Solutions to our housing crisis must include the acknowledgement that the value of state, or publicly-owned, housing is so much more than its balance sheet worth, and significant efforts must be put into increasing our publicly funded housing stock.

As part of the National Government’s Social Housing reform programme a great deal of effort is going into reconfiguring the existing state housing stock. This reconfiguration is well overdue, in part because much of the stock is old and poorly maintained, but mainly because it is the wrong sort of housing in the wrong place. Essentially much

of HNZ’s stock is three-bedroom detached dwellings, many of which are in small provincial cities with relatively low demand. Demand presently is greatest in Auckland, Wellington and Christchurch and it is for one, two and five bedroom units.

The Government has given HNZ an almost impossible task as it attempts this reconfiguration. HNZ has been required to undertake massive capital spending projects, while continuing to address growing demand and at the same time pay dividends to the Crown. Between 2011 and 2015, the Government extracted \$414 million in dividends from HNZ and contributed just \$31 million in additional capital. While this dividend policy changed in 2016 - with only \$4 million in dividends being paid - essentially this financial equation has meant that HNZ’s reconfiguration has had to be funded by asset sales. But this is only where a soft privatisation begins.

In 2015, the Government’s social housing agenda became more focused on dividing up Housing New Zealand’s assets. In early 2016, the Government transferred 2,700 state houses located in the Auckland suburbs of Glen Innes, Point England and Panmure into the Tamaki Regeneration Company (TRC). This is a joint venture between the Government and Auckland Council to oversee the redevelopment of Tamaki over the next 20 years. In early 2017, 1,138 state houses in Tauranga were sold to



Alan Johnson

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In his spare time he is a community activist in South Auckland where he is active as an administrator in local sports clubs and as a school trustee. He has also held positions as a trustee of the Auckland Community Housing Trust and as the Chair of Community Housing Aotearoa.



The soft privatisation of state housing

a consortium headed by Accessible Properties – a subsidiary of IHC, but which also involved merchant bankers, possibly as equity partners. Later in 2017 the Government is planning to sell off 2,500 state houses in Christchurch, possibly to a foreign buyer.

Perhaps the worst effect of the soft privatisation of state housing is the loss of development potential on land occupied by state houses. This is especially the case in Auckland, where, for example, in the Tamaki regeneration 2,500 former state houses will be demolished to make way for 2,500 social housing units, 1,000 so-called affordable units which are valued at under \$650,000, and 4,000 units that will be sold on the open market. In other words, for all this effort - which may extend over 20 years - there is no additional social housing provided. This exercise can really be seen as state sponsored gentrification where public assets are made available for private development and investment.

These sell-offs are happening against a background of a quiet reduction in state house numbers since 2011. In 2011 Housing New Zealand owned 66,352 units, but by 2016 this number had fallen to around 64,600, including those transferred to TRC.

The tragedy is that this is occurring at a time when the private rental market is failing our most vulnerable citizens,

with rising house prices and rents, weak tenancy protection laws and a tax regime that rewards the treatment of housing as an investment rather than as a home. The need for government housing assistance is growing at an alarming rate: between March 2016 and March 2017 the number of housing applicants to the Ministry of Social Development with a critical or serious housing need grew from 3,549 to 4,865 - a 37 per cent increase.

Addressing this failure has become a generational challenge. With the best efforts of government and the greatest patience from the electorate, it will take 10 to 20 years of investment and development to address our now critical shortages in social and affordable housing. Such a challenge will not be met without substantial and long-term public investment which will be in the order of tens of billions of dollars. A belief that it can be achieved without such a commitment is either naïve or cynical.

We need to abandon the reform programmes and soft privatisations of the present government and avoid the vague strategies of the previous one. Instead, we need credible plans and realistic budgets to expand the social housing stock, to develop new suburbs and redevelop old ones, and to provide people with the necessary skills and career paths to build these.

“...it will take 10 to 20 years of investment and development to address our now critical shortages in social and affordable housing.”

The soft privatisation of state housing



The challenge of addressing our housing shortage will almost certainly fall to Generation X. This is somewhat ironic given the legacy they have been left by the Baby Boom Generation.

But as a challenge, it may define this generation if it sets aside the 30 years of neglect of the neo-liberals and begins again to focus on nation-

building. This nation-building is of course more than building houses.

Nation-building can be about the things we build with houses - new and revitalised communities, prosperous cities based in sustainable infrastructures and most importantly, lives enhanced by the opportunities offered by safe and secure housing. ❖



“ This exercise can really be seen as state sponsored gentrification where public assets are made available for private development and investment.”



Beyond the quarter-acre section: planning for our changing communities



Bill McKay

Bill McKay is an architectural historian, critic and commentator based at the University of Auckland's School of Architecture and Planning.

His recent books include a history of state housing, *Beyond the State: NZ State Houses from Modest to Modern* (a 2014 NZ Post Book Awards finalist). He discusses urban issues fortnightly on RNZ's Nine to Noon show.

New Zealand's housing shortage has a long history. Perhaps that is why we remember two periods fondly: the time when the First Labour Government built 30,000 state houses (between 1935-1949), and the quarter-acre paradise of the late 1950s-1960s, when, due to a good economy, it seemed almost any family could build a new house in the country's expanding suburbs.

The post-war years were the heyday of the suburbs; those sunny, green expanses where schools, parks and new shopping centres were located, and where we built American-influenced ranch-style family homes with open plans, patios, pergolas and driveways full of cars.

This heyday was short-lived. Urban drift and increased migration means that today we have a much more diverse population. Our city centres have changed, as has the way we want to live our lives.

So where are we now and how did we get here?

The housing crisis we are confronted with today is three-pronged. It's a crisis of affordability, quality and availability – and it's not limited to Auckland.

This year's Demographia International Housing Affordability Survey¹, which benchmarks housing affordability in nine countries found New Zealand's major housing markets to be “severely unaffordable”. Six of the eight New Zealand markets rated – even regional centres such as Napier and Hastings – were in this category. This reflects a low wage economy where the cost of land, building, housing, rates and utilities are high. This is one of the fundamental economic problems underlying housing affordability.

Not only is housing unaffordable, it is of a low standard. People are paying through the nose for damp homes without insulation or heating. Our homes are expensive to run at best, and real health hazards at worst. Many of our houses are dated and inefficient, built in the post-war period from high maintenance but low quality synthetic materials such as pine products, fibre cement cladding and tin roofs.

The need for a diversity of quality dwelling types is not addressed by policies of major political parties; rather they trumpet the number of houses they will build.

Lastly the availability of housing is a huge stumbling block. Houses need to be near places where adults work,

1. <http://www.demographia.com/dhi.pdf>

Beyond the quarter-acre section: planning for our changing communities



children go to school and shops and community facilities are available. Today, many New Zealanders are priced out of suburbs close to their workplaces. Living on one side of town and working on the other isn't just an inconvenience; it increases the cost of living, clogs roads and leads to governments building motorways rather than focusing on putting houses where people can live close to where they work and play.

We must acknowledge changing demographics

Before we can plan our way out of crisis, we need to acknowledge the impact of changing demographics. New Zealand is not the nation of the nuclear family. The shape and size of our households is changing, which impacts the suitability of homes. What's more, future population projections are not being taken into account in policy-making or planning.

Statistics New Zealand Family and Household Projections tell us the average family size is 2.6 but the most common household type is a couple.

We need affordable terrace houses and apartment buildings for singles and young couples so they can live close to work and entertainment, while still having the opportunity

to save for a home of their own. At the other end of the demographic spectrum, if New Zealand is to free up its suburban three-bedroom houses for young families, we need more options for empty-nesters and baby boomers looking to downsize. This will allow young families to live in those suburbs with community facilities, schools and sports fields.

We are no longer a homogenous nation. Through recognition of Māori values over the last few decades and increasing migration, we are becoming more conscious of diverse cultural values. Our housing options need to cater for these if we want to build a strong multi-cultural society.

Decent urban planning doesn't mean more urban sprawl

One thing fundamental to all housing is land. Unfortunately it's the view of our two largest political parties, shared by many in business, that large cities should get rid of their metropolitan boundaries and develop new suburbs on current farmland, because it's cheap.

This 'greenfield' development is an unsustainable practice that eats up arable land or valuable ecologies, and requires more infrastructure; not just sewers and roads, but schools, shopping centres and community facilities.

“The private sector won't build affordable housing and the market will not deal with the housing crisis”



Beyond the quarter-acre section: planning for our changing communities

“Not only is housing unaffordable, it is of a low standard. People are paying through the nose for damp homes without insulation or heating.”

This kind of sprawl perpetuates many of the issues such as traffic congestion and sewerage disposal that have plagued our big cities for decades. A variation on this is the ‘satellite city’ – development of a small village into a ‘dormitory suburb’ – but it is essential that these are connected by high-speed public transport systems such as rail or busways.

Increasing density is an alternative solution to sprawl, reducing land cost by putting more dwellings on it. Auckland’s new Unitary Plan will allow the city to literally grow up, with not just more high-rise apartment buildings in the inner city but more four to five storey buildings along main roads that already have good existing transport connections.

The Government has recently announced its intention to create Urban Development Authorities (UDAs). These are widely used overseas in big cities to acquire land in the same way that compulsory acquisition works for roads, to create new master-planned housing and community facilities.

They typically take ‘brownfield’ areas such as former light industrial areas, racecourses, or run-down social housing areas. But overseas these UDAs create masterplans,

acquire planning and building consents and then build with their own funds. Here, they will only plan and obtain consents. This sounds like another attempt at fast track consenting similar to Special Housing Areas (SHAs). Unfortunately the SHAs have not created many new areas of housing; and many have been used by land bankers to drive up the value of land rather than build houses.

Finance issues and construction costs drive up the cost of housing. Property development is an expensive and risky business anywhere; consequently builders are not interested in building affordable homes.

Why sell a house for a few hundred thousand dollars when a bit extra spent on fancy bathrooms, kitchens and other features will net you a much greater profit? And the public, through a diet of magazines and TV shows, have become addicted to flash houses.

If there is one thing more expensive than construction, it’s middle class taste: we are no longer happy with the smaller, simpler houses our parents lived in.

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Case study: Māori housing movements

Jade Kake
edited by Victoria Crockford



Jade Kake, Te Matapihi

Jade Kake (Ngāpuhi, Te Whakatōhea, Te Arawa) is an architectural designer, housing advocate, and researcher.

Her organisation, Te Matapihi, works to advance Māori housing outcomes at a national level through systems advocacy, sector development, policy, and research.

Case study: Māori housing movements

The papakāinga, or “Māori housing” movement has been fundamental to Māori asserting their right to reoccupy their whenua and live as Māori. At the simplest level, papakāinga are settlements built on land that the people living there are related to. Recognising the need for housing to provide more than just an individual roof, papakāinga are built on a philosophy of values: manaakitanga, kaitiakitanga, wairuatanga, whānauatanga. Values that - if enacted - could position Aotearoa as a world leader in community housing.

A History of Dispossession

What makes housing for Māori different to housing for non-Māori is our relationships through whakapapa, with our land and with each other. It is defined by how we as Māori might want to live from a cultural perspective, and acknowledges a painful history of land loss and dispossession.

Pre-contact, as Māori we lived in kāinga or villages, which were the focal point of social and economic activity. Kāinga were deliberately located in close proximity to natural resources, and there was often an associated pā or fortified settlement nearby. The kāinga consisted of dense clusters of dwellings, occupied by whānau and extended whānau groups, with communal facilities sited in accordance with tapu

(restricted) and noa (unrestricted). The whenua provided a stable intergenerational economic base, and was a source of not only nourishment but also collective identity, as evidenced through our whakapapa, which as Māori links us directly to Papatūānuku.

Post-contact came the profound damage to the social fabric caused by rapid, en-masse urbanisation, and the accompanying loss of whānau and cultural supports.

“

Papakāinga offers the opportunity to respond to the social needs of the community.”

This was exacerbated by a series of government policies, including the discontinuation of Māori and state housing loans and the withdrawal of state support for papakāinga. Māori home ownership rates declined from the 1980s onwards. At the time of the 2013 census, Māori home ownership sat at 28.2 per cent; well below the national average of close to 50 per cent (Statistics New Zealand, 2013).

Papakāinga - A Hopeful Future

The emergence of contemporary

papakāinga represents a more hopeful future, as whānau and communities are increasingly defining for themselves how and where they want to live, and with whom.

In its most holistic sense, papakāinga is much more than just housing, and offers communities the opportunity to become champions of self-production, independence and interdependence, across key areas such as energy, food and transport. It can empower previously disenfranchised communities to respond fully and cooperatively to their own needs, including through communally owned māra kai, community-based micro-enterprise, more traditional land-based agriculture, horticulture, and silviculture, and other economic activities across diverse sectors such as technology, arts, culture and tourism.

It also offers the opportunity to respond to the social needs of the community through innovative culturally-based health and social service provision, activities for tamariki and rangatahi, and high-quality education programmes.

It is a place where our culture and reo can thrive, and where we can exercise our whanaungatanga (kinship relationships) and use our social capital to support one another. This may not be the preferred option for

Case study: Māori housing movements



Waimārama development

all Māori, but it is a uniquely Māori concept that many are increasingly identifying as one that has meaning for them.

The papakāinga concept is also important because of its huge (and still largely unrealised) potential to disrupt settler political and economic systems. Through rebuilding our kāinga, we have the power to repair our social structures and reinstate our tribal economies. This is especially attractive to many regional and rural hau kāinga communities

(where the majority of Māori land is located) because it offers a real alternative to – and a degree of protection from – free market capitalism.

Whilst acknowledging the significance of Treaty of Waitangi settlements in re-establishing a tribal economic base, many do not necessarily see the Crown-led settlement process as ‘the solution’ to the issues faced by their communities. The re-establishment of papakāinga firmly places the power of response at a whānau,

marae or hapū level, outside of (or parallel to) iwi political structures.

Papakāinga in Practice

Two recently opened developments in Waimārama and Waipatu (Te Taiwhenua o Heretaunga), are the embodiments of the immense potential of - and structural barriers facing - papakāinga.

With a kaupapa of healthy, affordable homes, the team behind both papakāinga - led by Paora Sheerhan (Ngāti Kahungunu,

Case study: Māori housing movements

Ngāti Pāhauwera) - has successfully delivered thirteen homes on a mixed model basis, with rentals set around 80 per cent of the market rate. There is the potential for an additional 32 homes at the Waipatu site, and a further three whānau in the rohe are working with Sheeran and his team to develop their own projects. Building partnerships with service providers has enhanced the commercial viability of the projects: by working on multiple projects, economies of scale have been created and positive contractor relationships formed.

The path has not all been smooth, however. A significant portion of both projects' funding came from Kiwibank's Kāinga Whenua. Kāinga Whenua, the first and only loan scheme to offer finance from a mainstream bank to owners of Māori land, was introduced in 2009 in an effort to address a lack of access to finance for papakāinga. Meeting the scheme's strict criteria was a frustration for the Waimārama and Waipatu development teams, and remains an issue for papakāinga more generally. Uptake has been disappointingly low.

There is also the dilemma of maintaining sovereignty while receiving Government grants. The question of whether Tino Rangatiratanga can be fully realised when obligated to the Crown is one that has hung over the projects the whole way.

Despite these obstacles, the holistic ideal of the papakāinga is already manifesting at both developments. At Waimārama, it is recognised that the papakāinga is the wellspring from which the whānau can reconnect with their marae and each other after three generations away from the area. At Waipatu, intergenerational commercial ventures - such as a market garden day - have started to form, realising the potential for rangatahi and kaumātua to come together and strengthen the

“
Papakāinga is the form that housing takes when it has community at its core.”

position of Mātauranga Māori in the community.

Where To From Here?

Te Matapihi is committed to best supporting Māori aspirations by exploring what models might emerge when housing finance is examined through a Māori lens. For example, how can we move beyond the renter/homeowner binary, towards a model that promotes collective ownership, whilst also allowing individual households to accrue some

of the benefits of individual home ownership, such as equity? What are the international models we can learn from?

As part of our systems approach to advocacy, we are also committed to tackling the review and reform of Kāinga Whenua, and what changes to policy and banking sector practices might be required to make it work.

Papakāinga is the form that housing takes when it has community at its core. The realisation of such housing requires clarity of vision, political commitment, and work. Māori have shown that we are up to the task – will we see the same commitment from our Treaty partner? ❖

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Beyond the quarter-acre section: planning for our changing communities



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So where to next?

The private sector won't build affordable housing and the market will not deal with the housing crisis. Local and central government need to address the problem through legislation, taxation and planning rules to stop our cities being Monopoly boards where land and housing are speculative, tradable commodities first and homes second.

We need more long-term planning by local and central government, and a commitment to “build through the dip” of a construction bust, as Auckland's recent Mayoral Housing Task Force put it.

Whatever we do to deal with the housing problem, there is one thing that is absolutely essential, and that is to design and build quality solutions.

We need more mechanisms to encourage and reward quality in both the planning/design areas and the building itself. Our Building Code is a minimum and most developers are happy just to meet that bare standard.

Quality involves high standards of design, affordability, and the retention of natural environment and heritage. Housing is not just about putting roofs over people's heads, it is about building safe, attractive and sustainable communities with a diversity of housing options. ❖

“The private sector won't build affordable housing and the market will not deal with the housing crisis.”





Luck and love: housing and disability



Dr Esther
Woodbury

Dr Esther Woodbury joined the Disabled People's Assembly in 2016. She has previously worked as a disability advisor for government agencies, and spent a long time studying at various universities and working as a tutor and researcher.

When I was 19, I was battling constantly with my parents. I couldn't move into my friends' flats – I often couldn't even get to their front doors. So in an attempt to salvage our fierce love for each other, my mum found a disability unit behind a student hostel. The hostel was for students from outside of Wellington, but my mum – ever my advocate – persuaded them, and I moved in for one year.

It wasn't really accessible; there was a large step up to the door that was too high for me to safely navigate on a path that was a wind tunnel and slippery when wet. I didn't say anything though, I took my chances: I had limited movement, easily broken bones, and couldn't get up if I fell – but I was lucky that year.

When my friend moved to Wellington and couldn't find a wheelchair-accessible flat, she stayed with her new boyfriend in an upstairs flat. He carried her up and down a flight of stairs multiple times a day; except one time he dropped her. At ED, my friend was told she'd broken ribs, and was asked if she was being abused: "No, but I can't find anywhere accessible to live." The staff were sorry, but there was nothing they could do.

There are many ways that housing can be inaccessible for disabled people. The most obvious (very common in Wellington) is physical inaccessibility:

steps and paths, narrow doorways where wheelchair users can't get in the door. But getting through the door is just the beginning; even houses I've been able to get into, I haven't been able to use the bathroom.

In New Zealand, we build houses that exclude people, with steps up to the front door and toilets that can't be used by someone in a wheelchair. But disabled people with other impairments face a variety of barriers to safe, appropriate housing: fire alarms that only emit noise, risking deaf people's lives; unfenced properties where an autistic child who bolts can run straight onto the road.

In a country where only a small set of houses are appropriate for many disabled people, we also face discrimination from landlords and property managers.

People with assistance dogs – working dogs that support blind, Deaf, mobility impaired, epileptic, autistic and diabetic people, among others – struggle to find houses due to 'no pets' policies, and misunderstanding of what legally constitutes a pet. For landlords who worry that a wheelchair would damage their floors or doorways, it can be easier to fill their properties with non-disabled tenants.

Some houses can be modified to meet disabled people's needs. A Deaf person can install vibrating and visual

Luck and love: housing and disability



smoke alarms. Showers over a bath can be replaced with a shower stall; a set of steps can often be replaced with a ramp. But disabled people can generally only do these things if they own the place they live in.

Disabled people in the rental market often cannot always make the modifications they need to live safely – even comfortably – and don't have the security of tenure (or government funding) that make it financially manageable.

Even where landlords allow modifications and funding is available – or finances allow – tenants can be asked to leave with as little as six weeks' notice, or three weeks' notice if their year-long lease has come to an end.

The housing crisis and the inaccessibility of the majority of housing come together in ways that are... difficult to navigate. Add to this the fundamental contradiction that in order to make modifications that will make homes liveable, disabled people are better off if they own their own homes.

But the way our society is organised keeps disabled people poor. Almost two-thirds of disabled adults earned less than \$30,000, while half of non-disabled adults do. Fewer than twenty percent of disabled people earn over \$50,000, while more than a third of

non-disabled adults do. Discussions of the housing crisis raise the difficulty of buying a house, even if your income is significantly higher than \$50,000; no-one even talks about owning your own home if you earn less than \$30,000.

An aging population will also mean an increase in the number of disabled people, as people acquire impairments at a much higher rates as they age – the current figure of 1.2 million New Zealanders identifying as disabled is likely to rise to 1.8 million in the next 20 years.

If nothing changes, it's just going to get harder and harder for disabled people to exist in New Zealand; to have a place to eat, to wash, to sleep.

I've heard it said that to get by as a disabled person requires two things: luck and love. It was love that got me into supposedly accessible university housing and love that carried my friend and her wheelchair up and down stairs. But I have also been lucky: I own my own home now and have been able to modify it to meet my needs.

But it's not okay that disabled people can only access safe, appropriate housing if they have good luck, money, and/or people fighting for them. And it doesn't have to be like this – we could organise society so that disabled people can access safe, appropriate housing no matter what our bodies are like. But much needs to change.

“It's not okay that disabled people can only access safe, appropriate housing if they have good luck, money, and/or people fighting for them.”



Luck and love: housing and disability

New Zealand needs strengthened tenancy laws to support long-term tenancies, so that those who cannot afford to own universally designed houses or retrofitted ones, can get the support they need to modify the rentals they live in, and to stay in homes that work for them.

We need National Planning Standards that take into account the housing needs of disabled people, so that housing developers don't continue to exclude significant portions of society. Given the proportion of the disabled population and the aging population, and the lack of accessible houses, at

least 25 per cent of all new builds (not just social housing) need to be built to universal design principles – it's been done overseas and could be done here.

And lastly, we need to directly lift disabled people out of poverty, because poverty is what creates the most barriers for disabled people, to appropriate housing, and to being able to participate in society.

Otherwise disabled people will have to continue to rely on luck and the people who love us – and we will end up in ED with broken bones when love and luck run out. ❖

“In New Zealand, we build houses that exclude people.”



No country for young men or women



The intergenerational effects of the tax system on New Zealand's housing markets.

The tax system plays a crucial role in New Zealand's housing markets. At the simplest level, the Goods and Services Tax is applied to new land development and new house construction, raising the price of new housing by 15 per cent. But the effects of the tax system are more complicated than this.

Since 1986 several tax changes have caused an intergenerational rift in New Zealand society by increasing the prices young people pay to purchase houses. Some of these tax changes appear justifiable on efficiency grounds, but even these have made it more expensive for young people to purchase or rent property.

In conjunction with other tax changes that have artificially raised property prices, a generation of older property owners have become rich at the expense of current and future generations of New Zealanders.

The scale of the problem

The scale of the problem is seen by observing how average property prices have increased by over 220 percent in inflation-adjusted terms since 1989;

the highest rate of increase in the developed world.¹

The average size of new houses has also increased more quickly than in Australia or the United States, the only two countries that publish this data. The average size of a new dwelling in 2013 was 198 m², up from 125 m² in 1989, and nearly twice as large as the average new house in Europe.

The tax changes that have affected housing can be divided into those that affect the cost of supplying housing and those that affect the demand for housing. Unfortunately, unravelling the effect of taxes on house prices and rents is challenging.

The effects depend on the extent that the supply of new housing is responsive to prices. If the supply of housing is very responsive to prices, taxes that affect supply prices (such as GST) become fully reflected in prices, while taxes that affect demand (such as the relative size of taxes on housing income and other assets) do not. Conversely, if the supply of housing is not really responsive to prices, supply



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From 2008 – 2016 he researched the interactions between taxes, housing markets, and retirement schemes at Motu Economic and Public Policy Research and the New Zealand Treasury, and in 2011 he was a member of the Saving Working Group.

1. Data on house prices is from the International House Price Database provided by the Federal Reserve Bank of Dallas. See Mack, A., and Martínez-García, E. (2011) "A Cross-Country Quarterly Database of Real House Prices: A Methodological Note." Globalization and Monetary Policy Institute Working Paper no. 99 (Federal Reserve Bank of Dallas, December).



No country for young men or women

“A generation of older property owners have become rich at the expense of current and future generations of New Zealanders.”

taxes like GST have little effect on prices but demand taxes have large effects.

The analysis is further complicated because the supply of land – particularly land in good locations – is less responsive to price than the supply of new houses. It is quite possible that a particular tax can simultaneously lead to higher land prices but not much new land, and larger houses but not much of an increase in building costs.

Since 1989, the ways that the tax system affects the demand for housing has been the biggest problem. The fundamental difficulty is that the returns from other classes of assets such as interest income are more heavily taxed than the returns from housing.

Because interest is more heavily taxed than the returns from owner-occupied housing – which are essentially the rent people get from their own home – people have an incentive to live in larger houses than otherwise, and pay more for well-located properties. In the absence of this tax distortion, many people would choose to live in smaller houses and land prices in major cities would be a lot lower.

It is not unreasonable to suspect the premium people pay for well-located

properties is twice as high as they would pay under a non-distortionary tax system.

Incentives

But this is not all. The tax system provides incentives for landlords to pay a much higher price/rent multiple for the houses they lease, largely because the absence of a capital gains tax. Because the house-price/rent multiple could increase either because house prices increase or because rents decline (or some combination of both), the tax system could make buying more expensive or it could make renting more affordable.

Most of the evidence suggests house prices have increased rather than rents have fallen; either way, the result is a tax-induced decline in home ownership rates. When the tax system causes artificially high house prices, costs are imposed on current and future generations of young people, who have to borrow more and pay higher mortgage costs.

Why 1989? New Zealanders have never paid tax on the capital gains associated with house price increases, and the way housing is taxed was not fundamentally changed in 1989.

This is true. But the distortionary effects of taxation depend on the way houses are taxed relative to other asset classes, and in 1989 the government changed the way some other capital income is taxed. Until

No country for young men or women



1989, money placed into retirement saving schemes was tax deductible, and the earnings from this money were not taxed as they accumulated. Under this tax scheme – which is used in most developed countries including the United Kingdom, the United States, France, Germany, and Japan – the money placed in these savings schemes is taxed in a similar way to housing.

It reduces the incentive for owner-occupiers and landlords to overinvest in housing. While the distortions in the current tax system could be eliminated by introducing a capital gains tax on housing and all other assets, and by taxing the rent you implicitly pay yourself when you own your home, most countries have found this too difficult to do. As they have discovered, it is far simpler to change the way other savings are taxed.

On the supply side, in addition to GST, the Local Government Act (2002) has also affected the cost of supplying housing by changing taxes. Instead of levying property taxes (rates) to fund the costs of developing new sections, local governments have progressively imposed development charges.

This change has improved efficiency by moving the costs of a larger city

to the new people populating it, but it has also increased the price of housing right across cities. People who bought before 2002 shifted the cost of new development to others, increasing the value of their houses, even though their development costs had been paid by other ratepayers.

For a long time, economists have pointed out that if you tax the income from housing less than other assets, you tend to increase land prices.

At the macroeconomic level, they have noted that this tends to increase national debt levels, and lower national income.²

The first owners of land benefit from these schemes, but everyone else loses. Perhaps this is a reason why other countries have been concerned to tax housing on a similar basis to other assets. It is unfortunate New Zealand does not do so, even if the tax changes implemented since the late 1980s have proved very advantageous to middle-aged and older generations. ❖

“Most of the evidence suggests house prices have increased rather than rents have fallen; either way, the result is a tax-induced decline in home ownership rates.”

2. Feldstein, M. (1977) “The surprising incidence of a tax on pure rent: a new answer to an old question.” *Journal of Political Economy* 85(2) 349 – 360.

“Rent and cost of living keeps rising annually but salaries in Bay of Plenty do not. Each year we become less able to save.”



“I have a family of seven who occupy the sleepout and a family of two that occupy a caravan, | both due to homelessness.”



“I am afraid to ask the landlord to get maintenance done because I fear that they will put up the rent. I cannot afford to pay more.”

The forgotten 50%



To fix housing we must fix renting

Half of all New Zealanders rent their home and as a renter for more than 15 years I can tell you that everything about renting needs to change, and needs to change now.

New Zealand's tenancy laws were designed at a time where — for the middle-classes, at least — renting was a short-term arrangement on the road to home ownership. Today, for politicians and media commentators comfortable in their first, second and third homes, the rental market is viewed through rose-tinted glasses: three character-building years in a freezing beer-soaked flat before getting on the property ladder. But the reality now is that half of all New Zealanders are renters and most are in it for the long-haul.

Cold and unsafe housing now kills 1,600 people a year – more than the road toll and workplace illness and injury combined¹. Despite this, our politicians remain fixated on a barely updated version of the “quarter-acre dream”.

Power and wellbeing

Understanding the power imbalance

between renters and landlords is fundamental to imagining a comprehensive solution to the housing crisis.

A person's home (renter or not) is central to their wellbeing, affecting all aspects of their life. Our current tenancy laws do not acknowledge this in any way, meaning that all renters live in a state of permanent uncertainty. In the landlord is vested the power — for any reason, or no reason — to disrupt or take away a person's home.

Perversely, the responsibility for ensuring landlords meet their obligations is vested solely in renters, requiring individuals to effectively take their landlord to court to have a dispute resolved. It is unsurprising then that only 5 per cent of cases at the Tenancy Tribunal are brought by tenants.

Taking a case to the Tribunal is considered to be the “nuclear” option, effectively ending the tenancy and relationship with the landlord and also placing future tenancies at risk as win or lose a tenant's name appears in public tribunal records.²



Robert Whitaker

Robert is a designer and activist living in Wellington with his growing family. In 2014 he helped found Renters United, a new campaigning organisation for renters in Wellington and across the country.

1. Nicol, Ruth (2017), “1600 deaths attributed to cold houses each winter in New Zealand” 9 June 2017 in Noted, accessible from : <http://www.noted.co.nz/currently/social-issues/1600-deaths-attributed-to-cold-houses-each-winter-in-new-zealand/>.
2. All Tenancy Tribunal orders are published online for three years and landlords and property managers routinely use them to vet tenants.



The forgotten 50%

“A person's home (renter or not) is central to their wellbeing, affecting all aspects of their life.”

Most renters want to think the best of their landlords and engage with them in good faith, but competition in the market, and the underlying threat of being booted out for someone else, limits the extent to which a renter is willing to assert their rights.

On the other side, it's naive to think that even the most warm-hearted and fair landlord is going to act against their own personal financial interest. When push comes to shove – and the property market is doing a lot of shoving at the moment – a property owner will always seek to protect their investment.

In our big cities, housing supply is constrained and profiteering property management companies have unchecked authority over who is housed and who is not. This means discrimination is rampant, with few options for recourse. Default tenancies are set at one year and aligned to start and finish at a peak in seasonal demand.

This allows landlords to demand top dollar in informal rent auctions and then have guaranteed rent through to the next seasonal increase³. The only realistic way for someone to escape this cycle is to become a home-owner, which drives house price inflation

and the property speculation that exploits it.

Hope and housing security

Today, housing security is denied to half of our population simply to maximise investment returns for the few. This cannot be allowed to continue. Our tenancy laws must change.

Wellington Renters United wants to see all tenancies be made permanent unless there are specific and reasonable circumstances for a fixed-term arrangement. The tenant would have the ability to give reasonable notice to end the tenancy but the landlord would be required to have a specific – legally testable – reason for serving notice. Selling the property, or wishing to move a family member in would not qualify, but illegal activity or failure to pay rent would.

The permanence of the relationship would encourage both parties to behave in good faith and seek to resolve disagreements. Where a dispute did arise, there would be a duty to maintain the status quo until the dispute is resolved. The state should also make well-resourced mediation services available to support dispute resolution so that no

3. In Wellington rents rose more than 10% between December 2017 and March 2017. <http://www.stuff.co.nz/business/property/88457181/capital-rents-jump10-percent-and-are-set-to-go-higher>



The forgotten 50%

renter loses their home just because they have asserted their rights.

Whilst radically different from our current tenancy laws, this is actually very similar to legal framework we have in place for employment. The Employment Relations Act is a good example of the sort of law we need for renters – a law that recognises the inherent power imbalance between the two parties and seeks to mitigate it.

Sitting alongside this, we also need a thorough set of well-enforced quality standards to ensure every rental home is safe for human habitation. Such standards should be based on scientific evidence and inspected

against – at the landlord’s cost – by local authorities. If this sounds familiar, it’s because this is precisely the regime we already have in place for food safety.

I see no reason why a hospitalised child is any more acceptable when their illness is caused by their home rather than by their dinner.

These changes won’t address every outrage renters face in our current system (ask any renter you know about “letting fees”) but without delivering a secure, warm, dry and safe home for the 50 per cent of New Zealanders who rent, how can we possibly say that we have “solved” our housing crisis? ❖

“Today, housing security is denied to half of our population simply to maximise investment returns for the few.”





Local government and the housing crisis



Shamubeel
Eaqub

Shamubeel is an economist, columnist and author.

He works at Sense Partners, a boutique economics consultancy.

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Land is the costliest part of a house. In places like Auckland, land can cost around two-thirds of a newly built home.

There are many reasons why land prices are so high. They are the same reasons house prices are so high. The high cost of housing comes off the back of sustained excess demand for housing, both as shelter and an investment. Over time, the lasting issues are from excess investment demand and slow supply of new housing.

Slow supply of new housing is a major challenge and one that is squarely aimed at local government. Local government is a key pinch point in land supply, because it decides how many houses, of what type, get built when and where. Because of this pinch point, it also makes sense to land-bank if the investor has patient capital. Large financial gains can be made when changing land use from rural to residential.

Local government decisions on urban planning rules and infrastructure really matter. Land zoned for housing without infrastructure is not useful. Local government is perhaps unfairly blamed for all infrastructure woes because they are bound by their ability to fund and finance expensive infrastructure. The costs of growth tend to fall on local government,

but the fiscal benefits largely go to central government.

Planning

Planning has been a barrier to new housing supply. Minimum lot sizes mean we are forced to have large sections, rather than a variety. Minimum site cover rules mean we tend to build larger, rather than smaller homes. Other minimum requirements like balconies for apartments add cost, but not amenity. Plans are often surprised by much faster population growth, creating an undersupply.

There are, of course, good reasons for planning rules and other restrictions on land supply and building proposals. Some of the rules are designed to protect the environment, or minimise actions by one property owner that could negatively affect others; other rules designate, for example, parks and other public amenities that would not be built if urban planning were left to individuals transacting in the market.

There are also the significant costs to density that the rules aim to mitigate. The Dickensian industrial centres of northern Britain and the London of Sherlock Holmes were crowded,

Local government and the housing crisis



filthy, polluted, crime-ridden, and prone to infectious disease epidemics. The term ‘the Big Smoke’ – now an unremarkable cliché – was originally used to describe the intense pollution of Victorian-era London. Planning rules have therefore understandably aimed to limit what might be regarded as overly dense housing.

But new rules have accumulated over time, expanding the system’s reach and scope. They have widened to include things like green belts, urban limits, height restrictions, building designs, maximum densities, minimum parking requirements, historic buildings and character preservation, and many more.

Rules and principles originally designed to make cities better places, have now become the shackles that are preventing cities from reaching their potential. This is true for those wanting to live in the city, and for those living in suburban housing because they want space and distance from the city.

These regulatory structures are fairly uniform throughout New Zealand, although their local applications can vary greatly. This has not historically been much of a problem, because there has been little population growth to test the regulations that constrain growth. But in strongly or suddenly growing markets, like we

are experiencing in Auckland and Queenstown, restrictions on land use are constricting the supply of new homes. This pushes up house prices until the market reaches a new equilibrium – one that prices many people out of the market.

Infrastructure

Local Government New Zealand, a body representing local councils, has highlighted the need to align three different pieces of legislation that impact on land supply: the Local Government Act, the Resource Management Act and the Land Transport Management Act.

In addition to the complexity of rules, the funding for infrastructure is not always straightforward. Large and long-term investments need to be matched up with long-term funding.

Often, transport assets are built and maintained by different authorities and there isn’t always harmonious coordination between them. Highways and bridges tend to be the responsibility of central government, while local roads and water infrastructure (drinking water, sewerage and storm water) sit with local government – and there are often fights about who should pay for what.

The regulatory complexity created by these acts and funding mechanisms means that it is

“The high cost of housing comes off the back of sustained excess demand for housing, both as shelter and an investment.”



Local government and the housing crisis

“Slow supply of new housing is a major challenge and one that is squarely aimed at local government.”

conceptually and practically difficult to supply land quickly and easily. Until policy can be better aligned and streamlined, land supply will remain slow.

Solutions

There is a failure to think long-term by both local and central government. Local authorities are not the only ones responsible for the housing crisis, but they can do a lot. What follows is a short but not comprehensive list of solutions for local government's role in the housing crisis.

Local authorities can plan for lots of population growth and make rezoning and infrastructure supply contingent on that, rather than the current situation where we don't plan for the growth we have and end up with shortages.

Local authorities should also use targeted debt – something that could help transfer the cost of current investment to future generations who will also benefit from the asset. The political reality is that borrowing is often unpopular, and many fast-growing councils already have too much debt.

As a result, investment in infrastructure tends to persistently undershoot planned investment by local authorities.

Central government needs to return more of the benefits of economic

growth to the place that generated it. Unless the costs and benefits of growth are shared fairly, there will always be an undersupply of infrastructure and housing.

Local government should use inclusionary zoning, where a set proportion of any new development has to be affordable housing held in trust for those in need, and the developer compensated through greater density.

Local government should reassess the best use of its land holdings. For example, Auckland Council owns the land for 13 golf courses, despite golf being a dying sport globally and there being an urgent need for social and affordable housing.

Local government may also need to evaluate which of its designated 'heritage' sites truly merit their protections and which ones can be built over. Buildings that can still be used should not be torn down, but not every functional building is worth retaining solely for aesthetic reasons.

Rules can encourage land (including vacant land) to be better used – taxing land (including vacant land) more heavily than structures, for example. When taxes are much higher for land than structures, there is an incentive to make sure there are lots of income earning structures on that land to pay for that tax and maximise profits. ❖

“Our house is overflowing with adults and kids squashed into tiny rooms as they cannot save for a house deposit or find a decent flat in central Wellington.”



“As I have reached my fifties, the quakes set us back at least ten years. We didn't own a house when the earthquakes hit and we were stung with massive increases in rent.”



“I work full time and sometimes can't eat because I might only have \$20 to feed two people for two weeks. I am paying rent to a millionaire yet my bathroom window is nearly falling out due to rotting wood.”



The Human Right to Adequate Housing



David Rutherford

David Rutherford was appointed Chief Human Rights Commissioner on September 2011.

Prior to his appointment, he was the managing director of Special Olympics Asia Pacific and based in Singapore.

In 1972, when Elvis Presley's "In the Ghetto" was a number one hit in New Zealand, my home was an adequate house in Patea, Taranaki. I was glad I wasn't living in a ghetto in Chicago. I was glad that the idea of ghetto was something none of us would stand for here in New Zealand.

Forty years later when I read a report describing the clustering of low-income renters in the Auckland¹, I thought again of Elvis's song, and the lines:

"Take a look at you and me,
Are we too blind to see,
Do we simply turn our heads
And look the other way?"

We – government, all political parties, public and private agencies, you and I – need to turn our heads together toward the people. We need to work together to ensure everyone in New Zealand has an adequate home to live in. We must leave nobody behind.

Responsibilities

From the start of our lives there are certain things our governments must do to help us reach our potential – things they have promised to the world they will do for each of us. These expectations and claims we have of our elected representatives are called human rights. Every single person has

them.

The most basic minimum human rights standards have been discussed and written down and countries, including New Zealand, have agreed to follow them. They have become international law. Successive New Zealand governments have committed us to abide by these international laws, and thus to respect, protect and fulfil our human rights in New Zealand.

The role of the NZ Human Rights Commission is to hold the state to account for the promises they have made to protect the human rights of people in New Zealand.

For decades all sides of our political spectrum have made promises about adequately housing New Zealanders and yet no side has yet delivered adequate housing to all New Zealanders. In 1948, the New Zealand Government of the time helped to draft and promised to fulfil the right to adequate housing in Article 25.1 of the Universal Declaration of Human Rights.

Since then, we have signed a multitude of international covenants aimed at eliminating discrimination in the provision of housing and requiring the state to provide housing for our most vulnerable people.

1. NZ Productivity Commission (2012), "Housing Affordability Inquiry", http://www.productivity.govt.nz/sites/default/files/Final%20Housing%20Affordability%20Report_0.pdf

The Human Right to Adequate Housing



The most recent expression of our Government's commitment to ensuring adequate housing for all New Zealanders is found in the² Sustainable Development goals, targets and indicators contained in the 2015 UN Global Agenda 2030. We signed up to these goals, including SDG 11 – “to make cities and human settlements inclusive, safe, resilient and sustainable”. Part of SDG Target 11.1 is: “to by 2030, ensure access for all to adequate, safe and affordable housing.”

We appear to have a “what goes on tour, stays on tour” approach to our international human rights commitments. Those in the political sphere are good at making international promises about adequate housing in New Zealand, but when push comes to shove, what is actually being delivered?

Since 1948, New Zealand governments have promised internationally repeatedly to deliver adequate houses to all New Zealanders and yet they have failed to deliver. The reality is that it will likely take longer than any single electoral cycle to deliver adequate housing to all New Zealanders.

The Human Rights Commission argues that we need a New Zealand ‘Homes Accord’ that all political parties sign up to and that commits them to providing all New Zealanders with an adequate home. ‘Adequate housing’ has been well defined in international human rights law.³

We believe a Homes Accord should be based around the UN indicia of adequate housing and apply right across the spectrum of housing. It means ensuring everyone has somewhere affordable, secure, safe, warm and dry to live and grow up.

The indicia are:

- Security of Tenure
- Habitability
- Accessibility
- Affordability
- Availability of services, materials, facilities and infrastructure
- Location

Cultural Adequacy.

It's clear to me that the only way our political parties can deliver adequate housing is by working together. This will mean leaving egos, political

“ We appear to have a “what goes on tour, stays on tour” approach to our international human rights commitments.”

2. United Nations Development Programme <http://www.undp.org/content/undp/en/home/sustainable-development-goals.html>

3. *The Human Right to Adequate Housing in New Zealand*, New Zealand Human Rights Commission: https://www.hrc.co.nz/files/1214/2681/4255/Right_to_Housing_Flyer_FINAL__2.pdf



The Human Right to Adequate Housing

“The role of the NZ Human Rights Commission is to hold the state to account for the promises they have made to protect the human rights of people in New Zealand.”

point-scoring and ‘beef’ at the door. Our political representatives will never deliver adequate housing if they continue working apart.

Finally, I want to share with you why ensuring all New Zealanders have an adequate home matters so much to me. I write as the son of Irish and Welsh immigrants to this great country, Aotearoa New Zealand. Because of my parents’ courage I was born here. The homes I was brought up in were adequate houses in Te Aroha and Patea because the Education Board supplied them to my teacher father.

This year my father passed away. On the way to Hawera for his funeral, I stopped at Patea and saw the two schools I learned in, the rugby grounds I played on, the church I prayed at and the two houses I called home. I also thought of the iwi, whose korowai of aroha has always cloaked my family, particularly my father and I in tough times.

I took this photo of the adequate house (the blue one) that was the home my parents brought our family up in when we lived in Patea. Those parents, that home, and that community brought up a Sydney-based software developer and now-builder, a Taranaki dairy farmer farming on Māori owned land, a Cannons Creek kindergarten teacher and me.

I want all of our tamariki to have the opportunity that a home – an adequate

house – enables. Imagine if every parent and every child had the chance we had, because we had an adequate house to call our home.

I believe that our tamariki and all of us will only have the opportunity to have a home that is an adequate house if all of our political parties bind themselves to a New Zealand Homes Accord. And I believe they should do that now.

*Mā te mahi ngātahi,
ka tū te rongomau
ka tiaki te mana
o ia tangata
o ia hapori
Kia ora. Whanau ora. ❖*

Our contributors



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His current research projects include an Economic Evaluation of Zero Waste Construction (BRANZ / Winstone Wallboards) and a study into Transaction Costs economics in construction.



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Dr Jess Berentson-Shaw is a science researcher working for the Morgan Foundation. Jess holds a PhD in Health Psychology from Victoria University. Jess has over 10 years' experience working on applying science and evidence to public policy.

She worked on improving the use of science in public health practice in NZ, before working as a Research Fellow at University College in London, where she researched how doctors and clinicians translate scientific evidence into their clinical practice.



Alan Johnson

Alan currently works as a social policy analyst for The Salvation Army's Social Policy & Parliamentary Unit. He is author of *Off The Track*, The Salvation Army's 2017 State of the Nation Report.

In his spare time he is a community activist in South Auckland where he is active as an administrator in local sports clubs and as a school trustee. He has also held positions as a trustee of the Auckland Community Housing Trust and as the Chair of Community Housing Aotearoa.



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His recent books include a history of state housing, *Beyond the State: NZ State Houses from Modest to Modern* (a 2014 NZ Post Book Awards finalist). He discusses urban issues fortnightly on RNZ's Nine to Noon show.



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From 2008 – 2016 he researched the interactions between taxes, housing markets, and retirement schemes at Motu Economic and Public Policy Research and the New Zealand Treasury, and in 2011 he was a member of the Saving Working Group.



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The PSA is New Zealand's largest union, representing over 62,000 workers in central government, state-owned enterprises, local councils, health boards and community groups.

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