



# Habitable housing a sign of sound society

*The provision of good quality housing for its citizens is the mark of a successful society. Well designed, warm, dry and secure dwellings of an appropriate size and space are all critical housing requirements to allow people to fully participate in their communities.*

Other social and economic factors are also critical, like a well-functioning health system and access to employment, but adequate housing is one of the fundamentals of a well-functioning society.

For more than 100 years, successive governments have ensured some form of access to public and private housing for those that can least afford it. The Liberal government of Richard Seddon, at the turn of the 20th century, embarked on a journey to provide worker housing.

Later the first Labour government of Michael Joseph Savage and Peter Fraser hugely increased the role of the state in the provision of housing. Their motivation at the time, while anchored in the philosophy of providing housing for the less well-off, was about increasing the general housing supply for New Zealanders.

History records that Sir James Fletcher was a key inspirator and builder of this housing. The evidence today is large tracts of well-built state houses, built from native timbers and other New Zealand sourced materials, throughout the cities of our country.

Subsequent governments, depending on their philosophical disposition, have provided building and financial support to the housing market, especially to younger people seeking to gain access to housing. Many people of my vintage, today successful business and professional people, started their adult life with a low-interest government loan to purchase a first home.

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left to compete with private rental investors, who are well-supported by tax breaks. The supply of state housing is capped, albeit contained within a move to reallocate the housing supply to areas of greatest need. Real assistance to Maori, with the ownership complications of ancestral and collective ownership, has all but stalled.

And the country, especially in its largest housing market, Auckland, faces a massive undersupply of affordable housing. Accepting that issues of regulation, land supply and limited competition in product supply are all factors in this shortage, a critical element in this equation relates to central government support for new housing entrants and for our less

well-off citizens.

New Zealand is not the only country to face access to housing and housing shortages. Many societies face issues of housing affordability and some have adopted approaches that are relevant to this country. In Canada, much of their 'public housing' is provided through social housing entities, the not-for-profit sector. Likewise during the GFC, the Australian Federal Government hugely increased funding for NGOs to provide social housing. While only part of the solution, these initiatives nonetheless are potential game changers.

The New Zealand government is gradually moving its support for public housing towards the social

the government changes. There will always be a critical need for the government to maintain a large supply of state housing, but it will and should be a key role of the social housing sector to do some of the 'heavy lifting' to increase public housing.

As to new housing entrants, shouldn't our country look to return to some form of publicly funded financial incentive to allow them to get a toe hold in housing ownership? While conscious of all the risks associated with this support, the countervailing risk of not supporting new entrants into a house of their own is, in my view, a much greater burden for New Zealand to sustain. A hand-up today for the young, as happened

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housing sector. Somewhat slow, it is nonetheless a move in the right direction. There are many, at this stage small not-for-profit agencies, ready to participate in increasing the supply of good quality, accessible public housing.

The benefits of this move, in my opinion, include better stewardship of housing, more flexibility for providers such as iwi, and a lessening impact of changes to public housing policy every time

in my generation, will likely see a healthier and wealthier society of the future.

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