

July 2021

To: Te Tuapapa Kura Kainga
Ministry of Housing and Urban Development
New Zealand Government

RE: SUBMISSION
On the GPS - HUD

Executive Summary

Presbyterian Support is one of New Zealand's oldest and largest aged healthcare and social service providers. Our aged care services expand across Residential Care and Retirement Villages through to Home-Based Care for older people, known in every region as Enliven services. Our social services expand across family dispute resolution and family violence support services to Social Work, Youth Development and Counselling in Schools, known in every region as Family Works. We operate within a Federation model and seven regional organisations, each operating independently with their own diverse range of services. From region to region we are part of a stakeholder network and community, meeting the local population's varying demands for care and support.

Thank you for this invitation to submit on the Government's proposal for the future of the housing and urban development system in Aotearoa New Zealand. As care and social service providers we consider ourselves highly experienced at ground level dealing with the housing crisis of New Zealand and how it has impact on poorer families and vulnerable family members.

We applaud the vision of the GPS-HUD which we share; that everyone in Aotearoa New Zealand lives in a healthy, secure and affordable home that meets their needs, within a thriving inclusive and sustainable community. We also applaud how successfully communicated the priority of Māori housing is within this proposal.

However, we see room for improvement:

1. We find the document long and many separate concepts/entities are not given clear distinction throughout the proposal, which reduces its clarity and accessibility to the community.
2. The main partners throughout the text are Kainga Ora and industry (private developers): the Community Sector – our not-for-profit sector that is working daily alongside families while their members (all or some) are in housing crisis – is mentioned only sporadically and not seen as a major agent working to resolve housing crisis nationally.
3. We are disappointed that Pasifika housing is mentioned only sparingly. This community's housing status is the most dire in Aotearoa New Zealand, so we strongly condemn this omission.

We will elaborate these three points and make recommendations, to increase this proposal's general likelihood to achieve its stated vision.

Considerable obfuscation and lack of distinction between concepts and entities

The proposal lacks historical context and fails to outline the critical causal factors of the current housing crisis. We should learn from our past: housing insecurity is not new. There were decades of housing insecurity in Aotearoa New Zealand over a century ago, caused by very different social determinants of a very different era. It was a post-World War cross-Party agreement to develop a home-owning democracy, with significant investment and financing, that overcame the housing insecurity of that age. In the late 1980s and 90s, however, a raft of neo-liberalist policies removed or transformed most of these investments, such as State Advances, Māori Affairs loans and the Family Benefit. The resultant drop in home ownership and its collapsing pressure on other tenures can be traced from there.



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This historical context highlights a unique precedent of New Zealand's housing market and culture. Unlike older European and Western societies where renting is prevalent and long-term tenancies protected with policy, within Aotearoa New Zealand previous governments have first supported, then abandoned an approach to housing where every family was encouraged to aspire to owning their own home. This aspiration has not fallen away just because it is no longer supported with government policy; indeed without supportive government policy the will of average New Zealanders to own is now preyed upon by lenders – banks and loan-sharks quite alike - and is the cornerstone of the buoyant housing market, transforming the concept of traditional homeownership into a prospect of property investment among New Zealand's bourgeoisie.

While this proposal sets out a high-level vision, it doesn't provide any clarity on the mechanisms required to achieve its goals for renters' housing security. We fear the proposal sets a precedent based on the evidence of those European societies where renting is prevalent and renting culture is dominant and entrenched, but counter to New Zealand's cultural anomaly arising from our own unique history. The inherent insecurity of renting in New Zealand is not addressed. It is naively treated as though it is what New Zealanders should now be encouraged to aspire to, as though it is as secure as homeownership and offers as much equity long-term. It isn't and it doesn't.

Renting and home ownership are two separate tenure types with quite different outcomes, but are often run together throughout the text, muddying these differences, including home occupiers and build-to-rent housing investors.

Furthermore, we understand that the proposal is tabled by the Ministry of Housing and Urban Development, however it must not be assumed that resolving the housing crisis of New Zealand is one and the same as urban development. Throughout the proposal 'housing' and 'urban development' are overlapping concepts often placed together in an undifferentiated way. But in our experience in various vast regions of Aotearoa New Zealand, 'housing' is in crisis with no urbanity to speak of nearby and no likelihood that it can be resolved via a family's urbanisation.

We are the Community Housing Sector and We are Here

This proposal mentions our Community/not-for-profit sector only sporadically, implying we are not a major player in fulfilling the proposal's vision. We emphatically assert that we are:

- Our Family Works teams network and partner extensively in the community. This provides a major agency identifying housing solutions for children and young people who no longer want to live with their families, partners and family members fleeing violence in their homes, parents separating and disputing custody of their children, and many other social and economic determinants that without support would lead individuals and families towards - or keep them in - housing crisis.
- Our aged residential aged care facilities provide housing. At the New Zealand Association of Aged Care Providers' last count there were almost 35,000 older New Zealanders taking up housing within aged care facilities. This population will increase as our population ages. For older people needing 'higher levels' of care, due to Dementia and other disabling ageing conditions, there are no other safe housing options: families must consider whether there are nearby facilities like ours that can house and care for their ageing family members affordably, or pay a premium price for a privately run aged care provider. Where families can be supported to care for their ageing members at home, we are there to ensure they can safely. Again, it is our networking agency with local DHBs that ensure no aged person needing higher levels of care is left stranded without a home.

We strongly urge for a rebalance of outcomes within this proposal to give adequate recognition of the impact and contribution made by our Community sector. We recommend a fifth aspirational outcome is added, titled "**Partnering for community led housing solutions**". It is here that many otherwise sporadic mentions of our contribution in the proposal could be re-calibrated and acknowledged as meaningful and significant. Without

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drawing focus in one area of the proposal to our community led solutions to housing, they and we remain marginalised to the detriment of good government policy.

Partnering is a principle of te Tiriti o Waitangi and it is vital to the Community/not-for-profit sector. However partnering goes beyond the efforts to whanaungatanga with Iwi, hapu and whānau; There are migrant and refugee communities, there are Pacific Island communities, there are people with addictions and long term health conditions, disabilities, people overcoming childhood trauma, escaping situations of sexual violence and family violence. All these groups require innovative partnerships among community providers to wrap around them effectively and make a difference.

We applaud the proposal's emphasis on partnering with Maori as an aspirational outcome and integral solution. But we recommend that the proposal's principle of partnership extends beyond government's own Treaty obligations, to championing it among all non-government agents in the housing matrix, as a principle affording best practice and innovative outcomes for all non-Maori communities also.

Housing solutions for Pacific communities

Housing is not singular in concept and we acknowledge and support the way Māori housing solutions have been given priority within this proposal, in accordance with Te Tiriti o Waitangi. However, the spotlight on Māori housing solutions only makes more noticeable the absence of consideration of Pacific housing. Pacific peoples should be given a higher status similar to Māori within government policy because their populations are also indigenous to the Pacific, and Aotearoa New Zealand is signatory to the United Nations Convention on the Rights of Indigenous Peoples.

Pacific people have come from diverse island cultures and many need support to read and speak English. When they came to New Zealand their place within island communities and lifestyle was disrupted and while there is a will to establish a sense of that island community here, many historical, social, cultural, environmental and economic factors make this challenging. Housing solutions for these communities must be considered that also address these cultural barriers for Pacific people.

At Presbyterian Support NZ we are in a unique position to see how Pacific people adapt to ensure their community and culture can still flourish here. In each region the ethnic background of Pacific populations is unique, with unique historical contexts for when and why various islands sent/still send their members here. This proposal does not make clear how its vision can adequately cater to these diverse communities, so that they are "thriving, inclusive and sustainable" and ensure every Pacific Island person can also live in a healthy secure and affordable home that meets their needs.

We recommend that this proposal is not to be regarded final without Pacific communities across both rural and urban regions of Aotearoa New Zealand being consulted properly and their housing solutions given adequate room within its text. We propose that in the fifth aspirational outcome that we have recommended, "**Partnering for community led housing solutions**", there be dedicated attention paid specifically to describing the diversity of needs and how to meet them among the Pacific communities across Aotearoa New Zealand.



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Summary of recommendations:

1. Base New Zealand's housing solution rubric on its own historical context and provide this sufficiently at the introduction of this proposal, to frame understanding of the current housing climate and its crisis for vulnerable New Zealanders.
2. Pay closer attention throughout the text to making distinct the differing statuses of housing tenure and the variance of impact upon each created by housing policy, particularly renters.
3. Give housing solutions in rural areas of New Zealand their own credence and make clear what urban development can and cannot do to provide housing solutions in Aotearoa New Zealand.
4. Make explicit the role of the community/not-for-profit sector within the proposal by adding a fifth aspirational outcome "*Partnering for Community led housing solutions*" and paying adequate attention there to each community being served through our networking agency, and how to strengthen this agency and our sector to provide these housing solutions.
5. Within this new fifth aspirational outcome, prioritise partnering for Pacific housing solutions in accordance with NZ's obligations as a signatory to the UN Convention on the rights of indigenous peoples.

Sincerely,

Dr Prudence Stone
NEO

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