

These notes reflect the views expressed at the consultation meetings held to obtain stakeholder feedback on the discussion document 'Building the Future: Towards a New Zealand Housing Strategy'. As far as possible, the notes are presented exactly as recorded at the meeting by participants and note-takers. The notes do not represent current Housing New Zealand Corporation or government policy.

Porirua General – Meeting 15 June

What do we need to do to meet future housing need in New Zealand?

Comment on Current Draft Strategy

- 10 year plan horizon too short!
- Need a well defined population policy
- Learn from overseas jurisdictions

Affordability

- Effect of student loans on ability to buy home - what research
- Also lack of stability in employment (inadequate income)
- Decrease in affordability (housing costs in relation to income)
- Need for meaningful / well paid employment in the right place
- Important to prevent people into bad consumer debt / resist temptation
- Differential consumer debt (eg hire purchase) and government debt (eg tax, crown debt)
Note concern banks (incl OS banks) lend very readily
- Accessing start up capital at an early age (student loans) needs to be employment focussed. Currently too many people in debt affecting affordability.
- Looking at trade offs in affordability and long term maintenance
- Concern about shrinking pool of affordable housing for sale. Could be purchased by HNZ and onsold to low income.
- Revisit / review accommodation supplement.

Social Housing

- Social housing should set higher standards. Examples given of Denmark, Austria, Yugoslavia
- Involvement of industry in innovative solutions
- Trade off between higher standards and cost. Take into account longer term costs of lower quality
- Actively seeking industry idea/input into social housing design
- Social inclusion - ensure huge developments include option for social housing.
- Those in social housing should have decent housing.
- Community houses / boarding houses.
- Percent of developments for social housing
- Community partnerships - valid for some of market, eg: people need supports
- Lack of emergency accommodation supporting transitional housing for ex prison inmates
- Increase number of state homes!
- Increasing the third sector (community) provision of social housing. Encouraging innovative housing solutions
- Multi-party agreement on housing strategy so not likely to lose housing/resources because of political change
- Relook at how they assess people (AS) for housing qualification as not taking whole picture into account, eg: outgoings
- State housing short-term solution where do people move to, how responsible is the housing market to different tenants needs. Can't be only solution.

Housing Design

- Houses developed for "whole-of-life"
- Availability of energy will affect affordability of housing. Will influence building materials

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- used to maximise energy efficiency.
- More demand for smaller houses.
- Diverse stock - housing style.

Diverse Housing Needs

- Assistance for older people to maintain and stay in their own homes - links to Ageing in Place
- Inadequate assistance to modify houses for those with disabilities
- Cost effective to make stock accessible when it is built, include age-related improvements, eg: door width for wheelchair
- Make all housing stock accessible
- Quality is defined partly by need / what is required to improve accessibility
- Population - age - ethnicity - good quality & design - flexible - do not compromise on quality/sustainability
- Need for social housing due to aging population and lack of forward saving and planning
- Aging population (population policies) peoples needs changing more single level dwellings maybe other modifications required because of increased numbers of people with disabilities
- Quiet spacious, warm light, garage space - housing e.g; student accommodation, the future use of purpose built housing
- Register of properties that have been renovated / set up for people with disabilities so not lost as availability to people with disability.

Private Rental Market

- Policy that encourages private sector investment in rental/social housing in the first instance.
- Targetting of accommodation supplement to landlords
- Maintenance of assets - warrants of fitness
- Property assurance inspections (quality of housing)
- The above increases demand for quality private rental. See a need for RTA to be friendly/ encourage more people to invest in private rental - but many find it's not that easy .. eg promote this investment as a form of super.
- Need more assistance for private landlords - re managing their portfolio
- Property investors advice - focus on increasing number of private investors with small portfolios (better service etc) . Still important to keep rents competitive (ref to 1987 - glut of rental ... young people didn't leave home, no jobs)
- Is there scope for a co-ordinating agency helping small landlords manage?
- Housing education about housing / living options. Consumer information.
- Concern for implication of private rental market increase on discrimination increasing
- Home ownership also increase in social housing.
- Understanding of responsibilities as a landlord and as an occupant
- Increase protections for tenants, security of tenancies as overseas.

Government Role

- An interventionist government? Or free market?
- Economics 101: The free market doesn't provide social housing
- Get people to buy house they rent!
- Force / encourage migrants into certain regions / develop specific regions through policy
- Invercargill's story a good example - market driven - incentives matter - prospects for employment etc.

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Home Ownership

- People have no incentive to leave state house as IRR more generous than AS - not allowing houses to free up for incoming immigrants with high need
- Policy that encourages private ownership
- Last 10 years has since increased diversity ... NZ people are losing the dream, eg: because of debt (worry about incentives to stop people moving into debt and to save) ... see a real difference between the "money" management skills of people, eg addiction and mental health - lot of unwell people in society.
- See opportunities to extend education programme in rural areas (LDRL/HNZC scheme) to other parts of the country.
- Home ownership - not necessarily desirably for all ... can be a trap.. easy to get into, but expensive to maintain.
- Not all high income people also want home ownership - want to be transient, freedom, flexible with their funds, student loans owed. Young people want to consume now. Note - you need to be in home ownership for so many years (5-7?) to make best use of money.
- Affordable home ownership initiatives to meet the needs of a large group of people: use of creative options such as accommodation supplement. Government taking on some / more of the risk in backing loans, securing innovative lending packages
- Rent to buy schemes

Housing Quality

- Infrastructure / housing policy connections
- Minimum housing standards.
- High quality building standards to match diverse communities
- Supply of quality houses that are easy to access - to services (education, health, shops, that meet specific needs) - transport - family
- Wof rental for all housing
- Where do you get someone to tell you that your house is up to standard?
- Establishing quality standards and determining what standard should be

Economic Factor

- Need strong relationships between immigration, social and housing agencies
- Economic development outside of Auckland needs to be encouraged to spread population and improve affordability
- Wealth tax / capital gains tax

Capacity and Capability

- Shortage of tradesmen needs to be addressed apprenticeships? To build necessary infrastructure.
- Agreed principles around right to housing for all
- Research that is valid
- Trade industry not formally qualified / trade skills - need to grow that to an acceptable level
- Understanding the dynamics of housing market
- Shifting population around to areas where need is currently less

Miscellaneous

- Not all to do with housing - income - transport - skilled workforce
- Housing for home workers
- Sustainable communities - local and central government policies - crime prevention standards

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- Diverse management models - see overseas - cross leases / tenure / unit title / legal - density of public vs private
- Land use (geography) removing barriers to use
- The future of old stock
- Listen to your consumer group as they are the ones who know what their needs are
- Including all people in consultations such as hearing impaired
- Need to establish the housing need - what is it?
- Realistic vision in the strategy and achievable
- Provide accommodation where people can get work
- Choice of accommodation to meet people's different needs
- Link building code to housing strategy
- Ability of body corp to do maintenance and carry out functions educating people about ongoing maintenance Hunn report - maintenance guides stay with houses.

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Home ownership: should the government be helping people to buy their own home? And if so, how?

- Yes but targetted
- Low income earners
- First homeowners (deposit assistance?)
- Link to areas where jobs available
- Regional indexing of assistance (median house price?)
- Possible link to specific industries (sector) eg hospitality / horticulture
- Mortgage insurance
- Better info provided by banks and financial institutions on full cost of home ownership.
- Kiwibank Scheme - need realistic cap, eg: \$180K - in relation to area. People could make up shortfall if house price is more - so can take advantage of gifts etc
- Need more schemes - focused on different groups - age - ethnicity, eg: cluster of housing for Pacific elders
- Kiwi dream is a valid dream but it is a choice, eg: some mental health consumers like to be transient along with other people
- Brink back capitalising family benefit - a lot of people got into their houses that way - gave people a genuine feeling of security.
- Removal of asset testing of people going into residential care. \$ then provide for family for them to start their homeownership life.
- Home ownership for low income households
- Need to make sure sufficient resources for maintenance, rates etc
- Aggressive work with banks and insurance companies
- Create "pathways" eg: 5 year rent to buy schemes that lead to down payments on mortgages for families that demonstrate reliability and capacity to pay coupled with tailored education and financial packages, eg: how to manage debt.
- Government should be facilitating people into home ownership for all NZers who aspire to home ownership.
- Government should be assisting people into home ownership because:
 - More likely to invest in maintenance
 - Accruing asset which makes you think differently about life and place in society
 - Low income people: only opportunity to own an asset
 - More stable and opportunity to be part of community
 - Owners become more independent of the state later in life.
- We need innovative ways to get low income people into home ownership
- Government needs to work closer with banks to develop packages
- Kiwibank scheme doesn't go low enough for low income earners to take advantage of - eg: need 5 year rent to buy schemes with good education and support.
- Tailored packages for different needs, eg: low income, Pacific Island, student debt
- Packages - education, financial, support, uses AS money more innovatively for home ownership.
- History - for first home buyers
- Capitalise from benefit
- Interest subsidy
- Access to mortgage finance
- Occupation requirements
- Habitat - cost based approach - targets those who can't afford bank finance variable interest rate, based on income/affordability
- Effect of student debt? - reduced home ownership - retirement effects
- Entry costs are the constraint. Early introduction (school age) to banking system - squirrel

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- accounts and education incentives to save? Not present now (double tax)
- Home ownership is 'economically unproductive'? - cash flow/affordability vs social connections and investment
- Changing psyche savings vs consumption.
- Should Government be assisting?
- Yes: Savings incentives - but what about debt? ie: student loans
- Tax incentives - for those who assist others, eg: parents - kids
- Assist those in rental to move to self/home ownership. Maybe restricted tenancy terms
- Population policy ie: strategic job/business creation - relevant employment/communities
- Affordability - Housing assistance?
- Accommodation supplement available to everybody based on income - neutrality regardless of landlord.
- Better budgeting education
- Relevant jobs in relevant places.

Affordability and accessibility - low incomes – disadvantaged

- Direct payment of rent by Work & Income - priority given to housing - improved stability of housing
- Referral to budget agencies as requirement to access additional benefit assistance for housing - active case management
- Also for those in work on low to middle income
- Deposit assistance / mortgage insurance
- Assistance with maintenance costs for low / middle income home owners
- Could you capitalise the Accommodation Supplement for a deposit for a house.
- Good analysis of who benefits from the accommodation supplement - does it reduce inequalities and access to good housing.
- Theoretically all supplement is equitable but unsure of take up rate. Does giving people some money improve access to good housing
- What avenues are open to increase supply of affordable housing.
- More encouragement to private landlords to provide better standard of housing
- Reverse mortgage schemes for repairs to homes
- Increase the amount of social housing (community based housing)
- Explore co-operating etc
- Improved designs of house to improve energy efficiency
- Links with housing and transport issues and employment
- Home energy rating scheme tied to "AA" inspection standards.
- Warrant of Fitness for housing - both for home owners and landlord
- Income related rates!
- Downstream effects of investing in having good quality housing and particularly in health
- Package of assistance eg: income business incentives to private landlords to install efficient energy source and ensure adequate insulation : save tenants \$ on power
- Third sector housing: Look to develop this eg: housing associations, housing trusts
- Budgeting for people on benefits and low income people eg: increase access to these services and improve the quality of the service
- Higher subsidised rental.
- State housing drives down the price of private rentals - good thing
- AS drives up rents. Doesn't in effect make it more affordable
- Needs to be reviewed - poverty trap
- Should differ depending on whether people rent or own eg: doesn't take into account depreciation/ maintenance costs. This has downstream effects, eg: health costs increased because unhealthy home.

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- Older people on low fixed incomes can get stuck with reverse mortgages - unable to move because of inability to secure finance if over 65 / haven't got as much equity.
- Housing - home ownership - currently interventionist
- Increasing cost of land component of housing - suggestion is for government land banking
- Artificial situation - land costs high but empty land.
- No impetus for Council, Government / LA doing land development - holding elements - profit.
- Development third sector housing - take social housing out of hands of government and LA (eg what J.Banks did in Auckland) - and put it into trust
- Habitat for Humanity, sweat equity
- Recognise the diversity of groups / people and their needs - horses for courses etc
- Third sector synergy's developing into investment opportunities etc
- Security of tenure (because this is what home ownership provides).
- Apprenticeships - trade skill shortage, these flow on into cost development centred around Auckland - Ministry of Economic Development push to where housing (affordable) is available.
- Certain age at which (85+) people no longer have to pay rent - pay an extra \$ through your life.
- No property owning demonstration people provide for themselves - reverse annuity mortgage.
- Differences in life expectancy between some groups do you put the age for getting rent free down.
- How to make housing affordable - what happened it was development (controlled by Crown, or non-profit) - housing would be affordable
- Buying sections off HNZC c/f to 1970s, and needs for infrastructure - particular shops, libraries, amenities including trees and footpaths.
- Suspensory loans - especially to people who are long-term tenants, but this rental stock needs to be increased - could be leased - necessity to make private development profitable.
- Farming of AS
- AS - IRR
- Accommodation supplement - income-related rent
- Houses - 1 beds and 4+ beds need for the diversity of size
- Student accommodation in specific markets, eg: Palmerston North and Wellington - future proofing these because of difference in tenants needs
- Needs for universal design.
- More Māori / Pacific Island older people are not necessarily staying with family - what options are there for their future housing?
- Potential for a pilot - mixed tenure communities sees an important. eg: Porirua
- Challenge in Cannons Creek - large concentration of Pacific people - who are keen to own homes - prefer to stay in same area with their support - looking at a section for say 10 older person houses in a suburb but majority of stock is rented
- HNZC and private rental insufficient
- See opportunity for introducing a village approach, eg: small groups of houses for older people. How do we get developers / communities involved. Concern with market lack of smaller units in same area (60-80 years old).
- See need for validating research eg: housing needs of Pacific people. Need more options for 50-70 year olds - looking to downsize and stay in same area. Not everyone wants to live in a retirement village.

Housing Markets under stress

- What other government policies should be in place?
- What would makes a positive difference?

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- Tax regimes to encourage investors
- Registration of social landlords (non-profit)
- Barriers to rebuilding current houses conversions
- Alternatives to reverse mortgages
- Incentive to move from large homes to smaller
- Government is responsible for public sector housing - look at rent to buy - mortgage incentives
- Population policy with incentives
- City planning - incentive for developers to ensure first tier is highest need
- Regulation require - high minimum standards
- Clearer set of standards for medium density housing.
- Welfare component for housing funded at level of market rates
- Issues of under-employment and low wages are important context.
- Debt levels are high (eg: student loans) - impacts
- Context is very important
- Lack of suitable housing stock for people with disabilities and other needs, eg: large families
- Have to encourage universal design principles
- Could allow beneficiaries to have rent paid directly to landlords
- Question of whether easy investment in housing is increasing overall costs of housing?
- What is impact of having housing market being dominated by small landlords - does it make them risk adverse.
- Have to support a stable market
- Discrimination can make renting in private market more difficult for some groups.
- Issues around the Accommodation Supplement
- Does it force rents up
- Is it too complex
- What will be the impact of having two different zones in Auckland
- What could you do instead - need some form of support
- Do you need to ensure developers include some low cost housing
- Social exclusion is a significant factor
- Need targeted support for home ownership - and budget advice - and education.
- Decision for NZers as to whether to pay for education, or for home ownership.
- Better housing 10 years or so
- Subsidies, incentives to improve existing housing (including rental housing)
- Solar, more efficient homes, standards, insulation, ventilation, heating, double glazing
- Encouragement for occupants to move to places where there is employment
- Larger single level homes: warm, well presented, cheap, flats for singles
- Needs identified housing: disabilities, elderly (cheaper alternative retirement villages) - culturally appropriate housing
- Safe housing: full fencing
- An IDEA : Housing fund - Res. Investment fund - available for private and public to apply to.
- First identify future needs by age, culture, number of occupants.
- Housing becoming unaffordable - both home ownership and private rental
- If people can't afford to live in cities - ghettoisation happens - pockets of rich/poor
- Low income people need to live close to urban centres to access jobs / public services and facilities, eg: hospitals, schools
- Need diversity in urban environment
- HNZC need to set aside some housing for temporary accommodation / get cheap rental / save for deposit / 20% rental - 80% deposit - collected by HNZC - trying to move people on and up into home ownership.

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Housing Quality

- Minimum national standards - need to be lifted
- Housing guarantees eg: BPEC
- Better building accountability - increase professional requirements of building trades
- Quality requirements or ratings for rental properties to adequate standard
- Requirement for landlords to maintain properties - tenants could enforce through Tenancy Tribunal
- Better information and education around house quality and quality assurance for house and land purchase
- Professional standards for builders
- Requiring professional indemnity insurance for builders
- Better consumer protection against poor quality "workmanship"
- Better enforcement of building standards (need teeth) should be nationally consistent
- Homeowners dispute resolution service.
- Health Act and Building Code - inconsistency in application especially in the way it's used for tenants.
- No insulation, windows, double glazing
- How do you reinforce the standard - energy shortage - how can this incentive(ise)?
- BIA standards - issue of leaky homes
- Government role to work - to get wider knowledge eg: what happened in Canada with L/A's - enforcement - "building inspectors" casualness of approach because of lack of numbers.
- Unvented gas heaters
- Education component around above issues
- Quality vs affordability
- If government doesn't assist with upgrading it pays in health costs - \$ of health savings and energy savings, a lot of money required but payback in health saving.
- Issue - 3 year government term - short term policy
- No quality benchmark, builders who know their trade
- Training issues
- Healthy housing index - "AA" check property inspection standards - integrated with VNZ valuation database so that buyers can access it as an incentive (rather than purely regulatory) to future purchasers. Also requires regular updating ie: WOF - should landlords (residential) have certificates eg: 5 years, or each time the house changes buyers.
- Certification of products / design / reliance on sealants product guarantees are for a lot fewer years - independent appraisal of eg: by BRANZ
- Cost effective new materials
- Government's responsibility - regulations - minimum high standard of building - current regulations not retrospective.
- Building codes have a social standard. Promulgate healthy housing index (above building code)
- Compliance - don't get sign off / eg: regular audits of dampness. Rental properties first.
- Alternative forms of energy, eg: passive solar heating / double glazing.
- Funding environmentally sustainable energy different ways of building / need to offer financial incentives.
- Need for experienced certified inspectors
- Private Rental market: Require inspections every so often eg: 2 to 3 years and at time of change of tenancy
- Quality/Appropriateness of location: Siting new developments in areas where there is good access to services eg: transport, health and education, retail, social services, importance of community.
- Adequate skills - training for the trades
- Maintenance requirement needed: eg: property assurance standard, warrant of fitness

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- concept /AA check undertaken at time of sale and purchase.
- Maintenance plan: manual goes with the property from one owner to the next
- Can tie in healthy home index, could include both H&S standards and quality of physical components of the property.
- Could be minimum standard. May not need to be enforced: through clause in sale document (similar to) "subject to building inspection".
- Could tie this in to diverse needs requirements and elderly, disability etc.
- Standards - How much regulation? How interventionist?
- Should have standards that prescribe ratios / dimensions
- Design code should set out parameters : impact on costs
- Depends who's building the dwellings and marketing
- Downstream benefit of health gain to economy
- Difference between construction standards and occupancy norms
- Relative cost / benefit of different energy ratings / insulation
- Most of our current problems are concentrated in the existing stock
- Healthy housing index - being developed with BRANZ Lower Hutt - aim to provide information to tenants / owners
- Start with voluntary codes
- Tax breaks for landlords to lift quality / rehab
- Pre-purchase inspections
- Landlords stand to gain from reduced turnover in private rental
- Regulator regime - revision of standards - compliance costs
- HNZC to set standards that are innovative and best practice
- Quality of local council housing.

Capacity and Capability

- Lack of trades people - Training - Carpenters, electricians, plumbers
- Cost financial costs
- Monitoring legislation - skilled inspectors shortage
- Standard must be raised
- The aim should be to meet the need! Not the want = however quality is essential
- What's wrong with wanting a home? A right to expect a basic standard of security.

Diverse Housing Needs

- Step One - accept and identify range of needs groups eg: ex-prisoners re-establishing themselves
- Suggests need for short term/transitional/boarding house housing form
- Do we encourage people to future proof their housing eg: incentives to build more accessible houses (doorways/bathrooms) or garages readily able to be converted to office/bedroom at some stage??
- How do we get housing market to value these aspects (eg: consider model of a rating for these components - idea of an energy efficiency rating in some Australian states) solar panels for new houses
- Cultural diversity is important eg: healthy housing extensions for extended families in South Auckland.
- Is there any research into how many NZ families are multi-generational?
- What about incentives for people to create more flexible accommodation eg: convert a basement into a flat or get dispensations if you build a house with scope for an extra room to be added
- We see dilemmas for community groups in this market - not able to put in speedy offers (compared with private buyers)
- Old, Maori, women, disabled, Pacific Island, child, young people and ethnic minority

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- What about white middle aged males? (They can have housing too!)
- Solo mothers - transport, shared care, affordability, design issues
- Different options for different people with different needs
- People want spacious, warm, light, quiet and safe housing (before number of bedrooms,...)
- Why not getting it? - Poor case management - played across social need to talk to each other - like what is in document on bottom half of page 67.
- Gap (HNZC and intersectoral) in providing adequate housing for mental health consumers - teamwork needed by intersectoral players.
- Elderly:
 - Need houses with appropriate amenities also for disabled
 - Implications for housing design - especially for Housing NZ homes (HNZC) - eg: wider doors (wheelchairs etc), handrails in showers, door handles etc
 - No more bedsits as no privacy or dignity
- Need emergency/crisis accommodation.
- Private rental market
- Balance - landlord and tenant
- Favours tenant too much hard for landlords to evict quickly those tenants doing major damage
- Landlords need to be more professional (information /education)
- Improve security of tenure for good tenants (90 days maximum currently)
- Recognise needs of long term tenants - different types of tenure / lease arrangements - broader range of options
- Rating system (ranking) for rental properties
- Standards - minimum requirements take better account of disability requirements - consumer code for rental properties.
- Encourage private provision of rental properties that could meet diverse needs plus low income housing (of good quality).
- Review city planning
- City plans not required to have social and environmental considerations - bring forward the early review of district plans to incorporate sustainable / social (quadruple bottom line)
- Bigger houses / more living options / bigger large to cater for different family types
- Ensuring design takes into account people with disabilities eg: wide hallways, downstairs bathrooms
- Can use stairs / good for fitness
- Options - water lifts
- Flexible designs eg: modules - able to extend house
- Shrinking pool of affordable housing due to investors buying up low cost housing for private rentals.

What strategies should the government develop to improve the private rental market?

- Concern that accommodation supplement payment formula structure can't keep pace with the market so low income people can't afford either private rental or home ownership.
- Reference - Reserve Bank Act - desirable to have longer term government policy re housing assistance so individual governments can't keep shifting focus of interventions
- It's crippling for housing to take up 40% of low income incomes.
- One observation that rental investors run lean businesses - mainly in it for capital gain (more so than for high rents)
- If private rental supply was increased would rents become more competitive or would investors sell up?
- Concern that properties cost \$250,000 - makes rent \$300. If land is key driver of cost - solution could be more flexibility in district plans eg: infrastructure allows more infill or blocks of flats again.
- Improve private rental - standards - belong to association? WOF for all private residential

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- accommodation. Easier assignment of rents by DWI.
- If government maintained high standards of housing would set good example to private sector
- Direct credit of accommodation supplement to landlord
- Improve housing quality
- To sell house need a WOF
- Problem of special needs groups
- Standards eg: thermal insulation - double glazing.
- Special Needs 'Crisis Accommodation Fund' as in Australia.
- Strength
- Huge private sector
- Location / availability
- Adds to the housing stock
- Smaller investors have vested interest in maintaining asset

Weaknesses of private rental market

- Quality / lack of choice
- Affordability / 99.9% about \$/profit for landlord
- Not as gentle / businesslike
- Have to pay letting fee - extra start up costs.

What could we do?

- Create incentives eg: Government provide insulation / rent can't increase as often.
- Clarifying relationship between tenant and landlord / clearer tenancy/landlord regulations
- Register of social approved landlords
- Not for profit
- To create a better balance of power
- Better understanding of obligations

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Priority Question: What is the one thing you would do?

Are the 6 areas the right ones?

- Something missing
- Neighbourhoods - eg: rural areas - not much investment in infrastructure
- Urban Design / Social and Cultural Infrastructure
- Sustainable communities / community development
- Used to be a definition of village - not all groups/ people live in this place / certain times of life
- Link to other government strategies - can't be separate
- Current six areas - good
- Nationalise all housing - remove private ownership
- Increasing home ownership - scheme 50/50 state/person - maintenance allowance
- Policy to ensure that everybody could have equal opportunity to an equal quality of house.
- Construction Issues
- Minimum building standards
- Minimum performance issues
- Affordability
- Money market intervention
- Education
- Budgeting knowledge
- Awareness of "whole of life" cost of a mortgage
- Student loans
- Impact on housing affordability
- Impact on birth rates (later marriage = later births)
- Continuity irrespective of politicians
- Check how housing policy changes will impact on other sectors of economy - eg: health impact
- Something that shows / considers the cross sectoral impacts.
- Do something that ensured NZ in position to address needs in future not just focussing on the present
- Suitable housing plan for next 20 years
- Give all public housing to third sector so not influenced by politicians
- Cut taxes.