



2021 Briefing to the Incoming Minister: Housing

To: **Hon. Dr Megan Woods**
Minister of Housing

- Cc:
- Jacinda Ardern, Minister for Child Poverty Reduction
 - Peeni Henare, Associate Minister of Housing (Māori Housing)
 - Poto Williams, Minister for Building & Construction; Associate Minister of Housing (Public Housing)
 - Marama Davidson, Associate Minister of Housing (Homelessness)
 - Willie Jackson, Minister of Māori Development
 - Aupito William Sio, Minister for Pacific Peoples
 - Grant Robertson, Minister of Finance
 - David Parker, Minister for Revenue, Associate Minister of Finance
 - Carmel Sepuloni, Minister of Social Development, Minister for Disability Issues

The vision of Child Poverty Action Group is

An Aotearoa where all children flourish free from poverty.

About Child Poverty Action Group

Child Poverty Action Group (CPAG) is an independent, registered charity founded in 1994 which works to eliminate child poverty in New Zealand through research, education and advocacy. We envisage an Aotearoa where our society shows respect, generosity and care for *all* children.

We focus on eliminating poverty for *children* because:

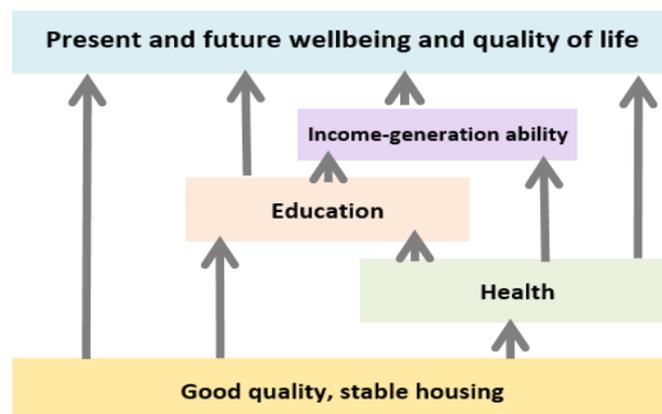
- **Overall effects of poverty are worse for children:** Child development is adversely affected by poverty, & can lead to detrimental effects for an entire life. ([Appendix 1](#))
- **Children are more likely to experience poverty:** Children are over-represented among those in deprived households ([Appendix 2](#))
- **Children don't get a say:** Decisions affecting children are made without their input; democracy involves only adults.

Tēnā koe Minister Woods,

Congratulations on your appointment to the important ministerial portfolio of housing.

Through this responsibility, you have a key leadership role to play in freeing children from the burden of poverty and ensuring Aotearoa New Zealand is a good place to be a child.

Good housing is a key foundation stone in a child's lifelong wellbeing – it undergirds both good health and educational outcomes.



In this briefing, we offer evidence-based recommendations for you and your team, indicating which policies and approaches in your portfolio will be the most effective and efficient in assisting in the reduction of child poverty and its effects, in this term of government, in the difficult policy environment of the ongoing economic fallout and uncertainty of COVID-19.

We hope you find them useful, and would be very happy to meet with you and/or your staff to discuss any of the points in further detail.

Nā mātou noa, nā

Child Poverty Action Group

www.cpag.org.nz

Current context – February 2021

- The acceleration of the housing crisis is a critical and urgent issue for the Government to address for the future of New Zealand society. The picture now, in early February 2021, is clearer and more dire than it was during the 2020 election campaign period, as more data come to light (for example, property values increased 12.8% nationwide in the year to January 2021, the highest percentage increase since early 2017, pushing the average national value to over \$800,000 (Bell, 2021).)
- Since the onset of the COVID-19 pandemic, child poverty rates are likely increasing with material hardship rates expected to rise sharply (Treasury, 2020, p21; Ward, 2020, p.7). Many children and young people who were already in poverty are in increasingly desperate situations (including homelessness – see [Appendix 3](#)).
- **Lack of affordable housing is a key contributing factor to child poverty.**

Housing must be treated as a right & a social need, not just as a commodity

Appropriate, stable housing is widely recognised as an important determinant of health, particularly for children. For all children to be guaranteed safe, affordable and secure housing, the Government must:

- A. Stop incentivising private investment into rental property and high-end property
- B. Rapidly increase state and social housing stock, and stop selling Crown land through Kainga Ora's urban redevelopment programmes
- C. Rapidly increase building and managing mid-term (not just short-term) accommodation in order to adequately house those waiting for appropriate long-term housing (particularly rangatahi)
- D. Continue to increase legal protection for tenants' rights to a good quality home with more secure tenure
- E. Plan a shift away from rent subsidies to an increase in other income support programmes

These actions (detailed below) are aimed at: reducing pressure on current housing stock; growing current social housing stock; acknowledging immediate housing need; and improving tenants' rights. Together, these policies are designed to ensure Aotearoa New Zealand treats housing as a right for all. These policies aim to guarantee adequate and safe homes for all children and their whānau, no matter what their income and ability to invest in property.

A. Stop incentivising property over other types of investment options

Current market behaviour is the driver of severe and damaging inequality. Far too many of our scarce resources are being diverted to high-end property at the expense of the production of affordable housing. The worsening situation requires the Government to adopt policies that take *all* facets of the housing market into account. CPAG strongly recommends the Government use all the policy tools available, with urgency, including tax.

We support the continuation of the "bright line" test, but by itself this won't be enough: housing is a complex problem requires a multi-pronged approach. We are deeply concerned by your Government's ongoing reluctance to consider policies that would reduce the widening of distribution of housing wealth. Without addressing the inadequacy of the rental housing market, due in large part to the growth of tax-free gains made by holding and investing in housing as a commodity, we can expect that housing misery for thousands of families and their children will continue to intensify with highly damaging effects on society as a whole.

The housing and wealth inequality crisis is worsening so quickly and severely that a change of tax policy is now not only justified, it is *required*. It is needed in order to ensure Aotearoa New Zealand does not suffer the biggest wealth movement from taxpayers to property owners of modern times. While capital gains tax (CGT) have been ruled out by your

Government there is still scope for effective policies to dampen this speculative market that is damaging so many families. We strongly recommend:

1. **Extending the income tax base by treating money held in real estate (outside of ordinary homeownership) as if it were generating a return in the bank: more specifically, taxing imputed income from net equity holdings in real estate.**

This approach pertains solely to net equity in housing and residential land (not other sorts of assets such as art or vehicles), and it treats such equity similarly to having the same amount as cash in the bank generating a cash return. That ‘imputed return’ is part of the individual’s taxable income and taxed at the individual’s tax rate. Over time, net equity increases as capital gains accrue and as the value of real estate goes up, tax revenue increases.

This approach was discussed in the Tax Working Group’s minority report ([Oliver et al, 2018](#)), and there has recently been an upsurge of interest in it (for example, see [Baucher, 2021](#); [Elliffe, 2021](#)). In technical terms, it is known as the “risk-free rate method” whereby the CV value of an individual’s aggregate holdings of all housing less registered first mortgages (net equity) is treated as if it had been invested at the bank generating a taxable income. The rate could be between 1-3% for example. It is progressive as is taxed at the individual’s marginal tax rate. A per person exemption of net equity of say \$1 million in the family home (depending on the region, perhaps) could apply so that the tax would not affect ordinary homeownership. The better-off older age group is more likely to have high net equity in their own homes and if there is no cash flow to pay the tax, it can be set as a debt against the property’s eventual sale or the death of owner.

Landlords whose properties lie vacant or who are deducting huge costs against their rentals will not be able to return tax losses and would be taxed fully on their net equity imputed income. If they sell, there will be more supply for first home-owners and that may begin to make home ownership a little more affordable. Good landlords may find they are better-off as they would no longer have to employ high priced accountants to do their rental returns. ([St John, 2020a](#)). We implore the government to investigate this approach urgently as it is capable, unlike CGT, of immediate implementation ([St John, 2020b](#); see also [St John 2020c](#)).

An imputed taxable income based on net equity for all residential property, including land held for housing development, above a threshold to protect modest homeowner-occupiers would:

- Encourage investors to hold wealth in active and productive investments rather than speculate in passive investments like property
- In turn, this would push price pressure out of the housing market, so that families on more modest means could become first-home buyers and move into home ownership
- In turn, this would help relieve pressure in the rental market and possibly help to take heat out of rising rents for those still renting.

It can be signalled for the coming tax year. A rate of 1% to start and 2017 CVs will make the introduction modest. New CVs in 2021 will pick up some of the recent extraordinary capital gains in the tax base.

2. Reviewing government schemes which are intended to assist first home buyers but which are currently counter-productively contributing to market overheating.

For example, programmes such as the KiwiSaver First Home withdrawal programme which allows first home buyers to withdraw their own contributions into KiwiSaver, and the First Home Grant and First Home Loan programmes, quickly get built into prices and neither the home buyer nor the taxpayer get value for money ([Hogan, 2020](#)).

B. Increase state, iwi & social housing stock; and stop selling Crown land

3. Over the next three years, moving to building 5000 additional state/ social housing units per year

- We need more social and affordable houses: the most recent growth of the social housing list is due to the shortage of rental housing leading to higher rents. There are not enough houses at bottom end of the market and we need government to build them – the market isn't going to do it.
- Building houses would be a lasting legacy.
- Given the government in 1940 managed to build 2500 houses per million population (4000 houses for ~1.6M), we should be able to manage 1000 houses per million population per year.

4. Ensuring all new builds of state and social housing have safe environments for children, and a majority are accessible and follow universal design guidelines.

- Driveways can be dangerous: children living in high deprivation areas are more likely to die from being run over at low speed than others, partially because overall they have less access to safe play environments at home ([CYMRC, 2011](#))
- People with disabilities are more likely than the general population to require public housing support.

5. Halt the use of Crown land including Kainga Ora estates for the construction of market housing

- This is a form of privatisation and state-sponsored gentrification, which displaces low income people and moves them away from their communities.
- We should build state-owned houses on Crown land instead – houses which can be state-managed or rented by social providers.
- It is important that every available site for social housing is used for such housing, because there are barriers to opening up more private land for social housing such as “NIMBY” prejudice against low-income families.

6. Include iwi, hāpū, local government and local community housing providers in partnerships to construct social and affordable rental housing

- Partnerships with a range of social housing providers provide a diversity of housing models and can help ensure best practice in social housing, and show alternative and creative ways of housing provision
- Community ownership can lead to community development, engagement and accumulation of common wealth, which can then be reinvested towards community wellbeing
- It also allows for the integration of housing into other community needs; NGOs are often better placed than the State to provide wraparound services.
- Local governments could be given financial support for an expanded role in social housing , including Income-Related Rent Subsidies and capital funding; resources for maintenance and more efficient site utilisation.

C. Ensure transitional housing is appropriate for mid-term (not just short-term) tenancies

7. Urgently investigate accommodation options for homeless families that are adequate for mid-term tenancy

- Until enough permanent houses are built, the best that can be hoped for in the meantime is that the social housing wait list won't continue to grow. Good transitional housing will be required for the next 5-10 years, in order to house people while they're on the waiting list.
- Transitional housing needs to be:
 - better than a motel unit
 - significantly cheaper than conventional housing – perhaps in the order of \$100-150K per unit build cost
 - temporary so that it can be used and moved elsewhere when demand changes or decreases (because permanent housing has caught up with demand).
- We recommend investigating temporary land use, and inviting local authorities and iwi and hapū to partner to create temporary mid-term accommodation solutions on council-owned land, particularly as housing stress and demand has spilt out of Auckland into other cities, such as Rotorua and Whangārei.
- The Ministry of Education's experience in using "pre-fab" buildings as temporary classrooms may offer some lessons.

8. Urgently ensure appropriate, accessible housing services for rangatahi and young people who do not have secure housing

- Youth homelessness appears to have increased dramatically; services are not currently designed to address this problem. ([Corlett, 2020](#); see also [Manaaki Rangatahi, 2020. More information in Appendix 3](#)).
- Reports that unsupported rangatahi feel unsafe due to being placed in temporary accommodation with vulnerable adults are deeply concerning, and such potential for harm must be urgently eliminated ([Andelane, 2021](#))

- It can be more difficult to house a young person who is living independently than an adult; for example, they may not be able to sign a lease. They may also require higher levels of pastoral care and/or specialised support.

D. Continue to increase protection for tenants

CPAG welcomed the Residential Tenancies Amendment Act 2020 for helping to increase security, confidence and wellbeing for tenant households (CPAG, 2020). However, there is still more that needs to be done in this area.

9. Seriously consider moving industry standard to long-term fixed term tenancies, with tenant renewal rights as standard

- This will give tenants more security of tenure.

10. Fix any rent rises during tenancies to CPI or wages at maximum

- This will increase tenants' security and ability to plan for the future without having to cope with exorbitant rent increases (if indeed, they are financially able to do so).

11. Use criminal sanctions against abusive or exploitative landlords

- If landlords are abusive or exploitative to their tenants, they should be dealt with through criminal channels, not civil law channels. People need to have a legal right to be and feel safe in their housing and there should be effective legal sanctions against those who seriously infringe this right.
- This includes social housing providers.

12. Interest from tenancy bond deposits should be used to fund and promote community based tenants' advocacy services

- Tenants need specialised advocates in order to have any real access to their rights under the law – and they need to know about them.

E. Move away from rental subsidies

13. Reduce Accommodation Supplement subsidies by increasing core benefits and broadening Working for Families eligibility to all low-income families with children

- This would improve certainty of income and avoids arbitrary poverty traps. (See [CPAG \(2019\)](#) for a detailed discussion of the AS)

14. Investigate the feasibility of moving to a straight rental subsidy programme such as provided in Australia based on local rent ceilings

- This may make housing more affordable and reduce pressure on subsidies and increasing rents, while assisting horizontal equity between those receiving income-related rents and those tenants in the private rental market.

Appendix 1: The effects of poverty on children: Poorer wellbeing is more likely in all areas for an entire life

- **Poverty causes poor outcomes.** Poor outcomes for children are not only correlated to lack of family income, they are caused by them. The [Rapid Evidence Review \(RER\) on the impact of poverty on life course outcomes for children](#) prepared by the Ministry of Social Development (2018) for the Welfare Expert Advisory Group is a good introduction to the large body of evidence that supports this.
- **All aspects of life are affected by deprivation**, from physical development and physiological functions to social inclusion and educational attainment. Deprivation can have detrimental effects on the physical, mental and social wellbeing of children. For example, in Aotearoa, high school students in most deprived areas (NZDep1-3) have four times the suicide rate of those in least deprived areas (NZDep8-10) ([Youth19 survey, 2020](#)).
- **Effects can be long-term, lasting (and shortening) a child's entire life.** For example, the longitudinal University of Otago study found that children born 1972-1973 who grew up in low socioeconomic status families had poorer cardiovascular health, poor dental health and more substance abuse as adults, regardless of adult socioeconomic conditions (Poulton et al., 2002)
- **Dealing with deprivation, and with the stigmatisation of deprivation, creates toxic stress and disempowerment.** Inadequate income prevents children from accessing goods, services and opportunities that support their positive development; and, in addition, poverty also increasing parental/caregiver stress, depression and shame (exacerbated by stigmatisation, including by government agencies), and places greater demands on adult decision-making, all of which may affect children as well as adults. ([Orchard, 2018](#))

*When you're in a low socio sort of environment, your head's not looking up and looking at what the future looks like for you next year. **Or what your dreams and aspirations are looking over there or "what I wanna do"**. Your head's looking down and it's looking around in that pool of just trying to survive day by day.*

Tahu, Te Whakaruruhau Service Worker & whānau advocate, quoted in [Rua et al \(2019\)](#)

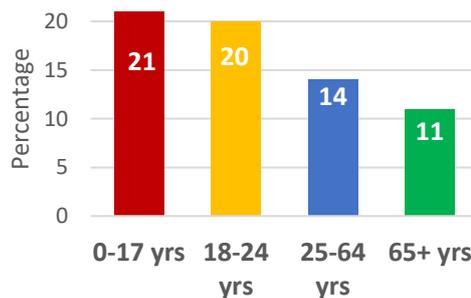
- **Poor outcomes for the few affect the many.** Depriving children of essential resources to actively participate in society, and disempowering their whānau and families, generates poor outcomes for individuals, whānau, and ultimately whole communities, who cannot reap the benefits of people reaching their full potential.

To enable our children to flourish, and to empower them to contribute to their communities over their lives, we need families to have guaranteed adequate incomes & **healthy appropriate homes**

Appendix 2: Children are the **most likely** age group to live in poverty;
Most affected include **Māori & Pacific** children, & children with **disabilities**.

- **Children are almost twice as likely as those aged over 65 to live in poverty** and 1.5 times more likely than those aged 25-64, when housing costs are taken into account. Children with disability in NZ are 1.5 times more likely than other children to live with caregivers who report not having enough. This is not the case elsewhere, for example, in the UK ([Neuwelt-Kearns et al., 2020](#)).

Fig 1: % of all individuals in low-income households by age (AHC 50, moving line, relative) 2018



Source: Perry (2019) Table G3, p151

- **Māori children, and other children of non-Pākehā ethnicity, are even more likely than Pākehā children to experience income poverty** (Fig 2; rates for MELAA & “other” ethnicities are likely highest but not shown, as sampling error is very high). For Māori, this is an effect of multiple, ongoing breaches of te Tiriti o Waitangi. For others as well as Māori, it is an issue of systemic discrimination and has effects on equity: entire communities will bear the burden of the potential lost due to poverty-impacted health and educational outcomes.
- **Proportionally far more Pacific and Māori children suffer material hardship** than Asian and Pākehā children (Fig 3; MELAA rates are unclear). Pacific children suffer severe hardship (as defined by StatsNZ) at 4 times the rate of the national average.
- **Nationally, around a quarter of tamariki Māori, and over 40% of Pacific children lived in a crowded home in 2018**, compared to a national average of 16% (StatsNZ, 2020a). Crowding is related to a greater risk of infectious disease transmission. Inadequate (cold, damp, crowded) housing in general has physical as well as educational and psychological impacts. For example, Pākehā children have 25 times lower rates of acute rheumatic fever than Māori children, and 6 times lower rates of bronchiectasis (serious lung scarring). Both rheumatic fever and bronchiectasis are associated with deprivation. Pacific children – who experience particularly high levels of material hardship – have twice the rate of acute rheumatic fever and bronchiectasis as Māori. Again, these ethnic inequities are due to discrimination, including in the housing market (see, for example, Dunlop, 2020).

Fig 2: The six official income poverty measures for children, by ethnicity, as a proportion of rate for Māori (= 1), 2019

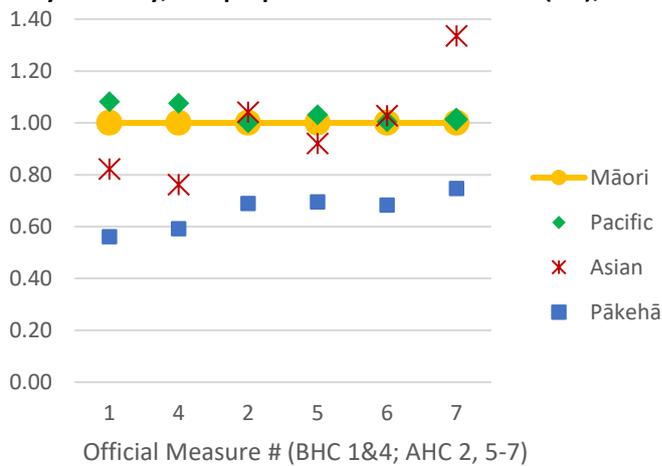
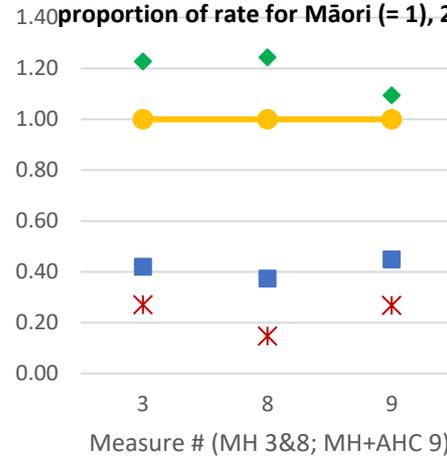


Fig 3: The three official material hardship measures for children, by ethnicity, as a proportion of rate for Māori (= 1), 2019



Source: StatsNZ (2020a)

- Most current housing policy settings – embedded by successive governments – exacerbate the wealth gap between Pākehā and Māori and in doing so, fail to uphold te Tiriti o Waitangi. (The median wealth gap between Māori and Pākehā increased between 2015 and 2018 by almost 17% from \$91,000 to \$109,000, in large part due to property ownership. In 2013, Pākehā home ownership rates were twice those of Māori (StatsNZ, quoted in McKenzie, 2020). On current policy settings, this wealth gap can be expected to escalate in 2021. It is highly likely that racism within the home lending industry exacerbates the issue (Houkamau & Sibley, 2015)
- The Health & Disability System Review (2020) found: **“If New Zealand does not significantly reduce intergenerational poverty and act on the social determinants of health, little that happens in the health and disability system would have a lasting impact.** Inherent in a population health approach is an explicit focus on equity” (emphasis added). The Review goes on to identify “implementing comprehensive strategies to eliminate or ameliorate upstream factors” – such as inadequate, inappropriate housing – is a requirement to eliminate systemic inequities.

Appendix 3: Since COVID-19 hit, rates of child poverty will have increased;
 Reports indicate many already in poverty are in dire situations

- **Material hardship** rates are expected to have increased sharply for children (Treasury, 2020, p21; Ward, 2020, p.7). Income poverty rates (AHC, 50%, fixed line measure) will also have increased since the onset of the COVID-19 pandemic, although it is unclear how much they've increased by: while the unemployment rate is lower than expected, the number of children in households receiving benefits increased by 23,767 (12.6%) in the year to December 2020 to 211,165, and is now the highest since records began in September 2013 (MSD, 2020; 2018b). It is also a concern that Māori and Pacific unemployment rates have increased (from 8.4% to 9% for Māori, and from 7.2% to 9.6% for Pacific peoples – an increase in unemployed Pacific numbers of 20%) (Harris, 2021), particularly as Māori and Pacific communities are already more likely to be disadvantaged than others.

*The most severe negative effects [of the COVID-19 pandemic on child wellbeing] are likely to be felt by those who are **already disadvantaged**.*

- Briefing to the incoming Minister for Child Poverty Reduction (Ward, 2020)

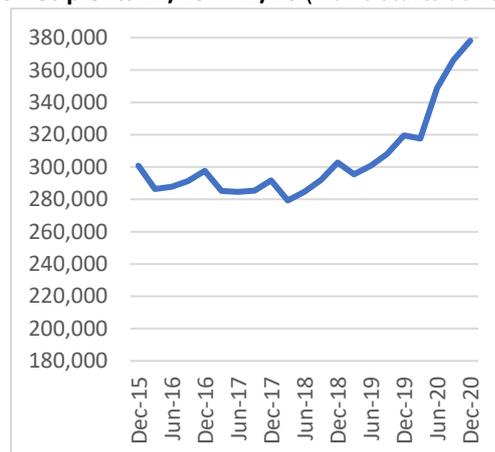
- **Youth homelessness** appears to have increased dramatically; services are not currently designed to address this problem. For example, Lifewise youth housing reports nearly 120 people requesting support over recent months, of which they could only house four, having to turn 89 away due to lack of resourcing, and monitor the rest. Lifewise also reports 16 and 17 year olds living on the streets after being turned away from Work and Income; and that rangatahi report being safer on the street than in the transitional housing in which government agencies place them (Anderlane, 2021; [Corlett, 2020](#); see also [Manaaki Rangatahi, 2020](#)).
- **Educational inequity** – already high – is likely to have been increased by COVID-related poverty, according to anecdotal reports: more young people may be having to leave school to work ([1news, 2020](#)) – a pathway that can lead to lifelong precarious work and further intergenerational poverty ([Rua et al, 2019](#)) – and others may be working longer hours while struggling to keep up at school, including during lockdowns (supermarket workers are 'essential' workers for example). Digital exclusion remains a deep and ongoing concern ([Biddle, 2020](#)).
- **Food insecurity** and **rheumatic fever** – a childhood disease of deprivation and housing inadequacy – have also increased dramatically in 2020 ([Martin, 2020](#); [TVNZ, 2020](#); [Quinn, 2020](#)).

Income support is still **woefully inadequate**, despite 2018-2020 increases

Families are just on their bones. Just surviving. So, the system, it's just getting harder and harder for them. It can get really deflating when you've been declined or rejected or judged or looked at a certain way when you've walked in there [Work and Income offices].
- Tahu, Te Whakaruruhau Service Worker and whānau advocate, quoted in Rua et al (2019)

- **Income support levels leave families receiving benefits facing entrenched, chronic poverty.**
- **Trying to fill the gaping holes with piecemeal measures, including housing-related subsidies, is not working** and it wasn't working even before COVID hit.
 - **Temporary Additional Support** recipients increased by 47% from 65,000 to 95,000 in the two years to the December 2020 quarter (MSD, 2021).
 - **Accommodation Supplement** recipients increased 25% in the two years to the December quarter 2020 from 303,000 to **378,000**. Before 2020, the previous record high number of AS recipients was 330,104 in December 2010 (MSD, 2021; 2014).

AS Recipients 12/15 – 12/20 (Y axis starts at 180k)



Source: MSD, 2021

- Despite the doubled 2020 Winter Energy Payment, in a survey conducted in August-September 2020 (before the WEP period ended), nearly half of the respondents receiving main benefits (44 percent) reported that **the frequency with which they were unable to meet basic household costs had increased since the Covid-19 lockdown**; only 12% reported their ability to meet those costs had decreased ([Humpage & Neuwelt-Kearns, 2020](#)). This is in line with StatsNZ's household living-costs price index (HLPIs) for beneficiaries, which rose at 2.5 times the rate for all households in the year ended September 2020 (2% vs 0.8%; Fallow, 2020).

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