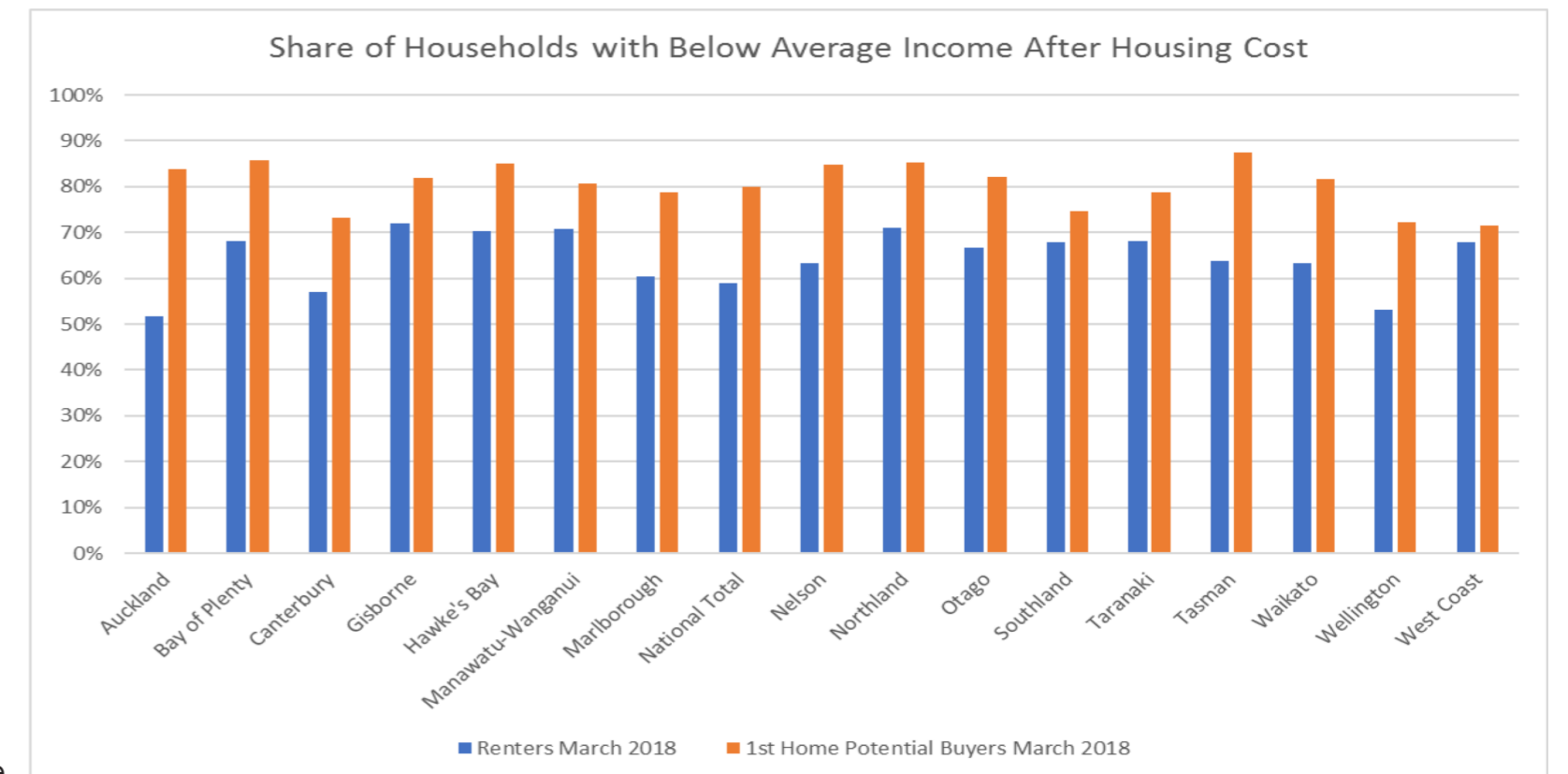


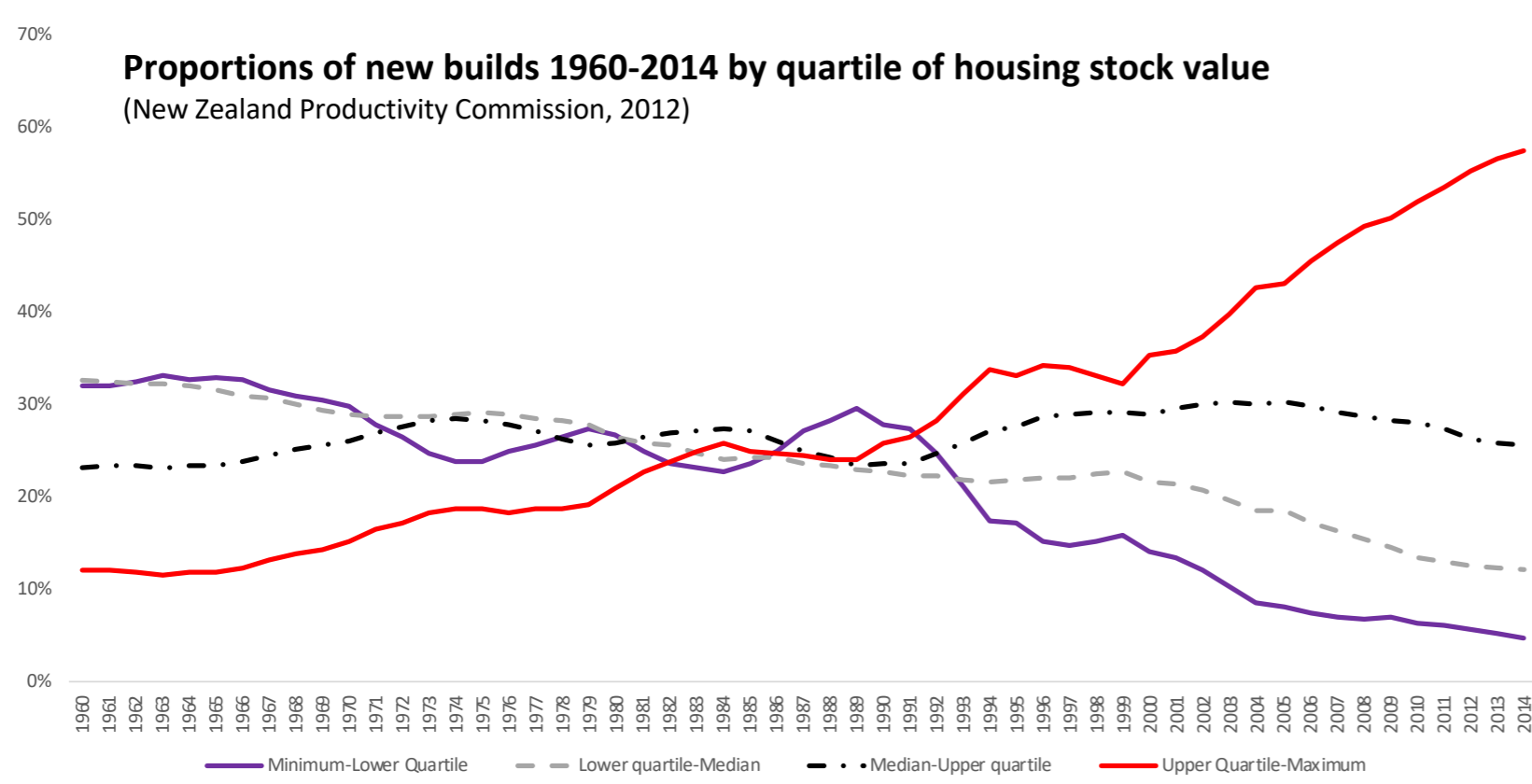
Structural Housing Deficits, Missing Affordable Housing and its Impacts

Dimensions of NZ's Housing Crisis

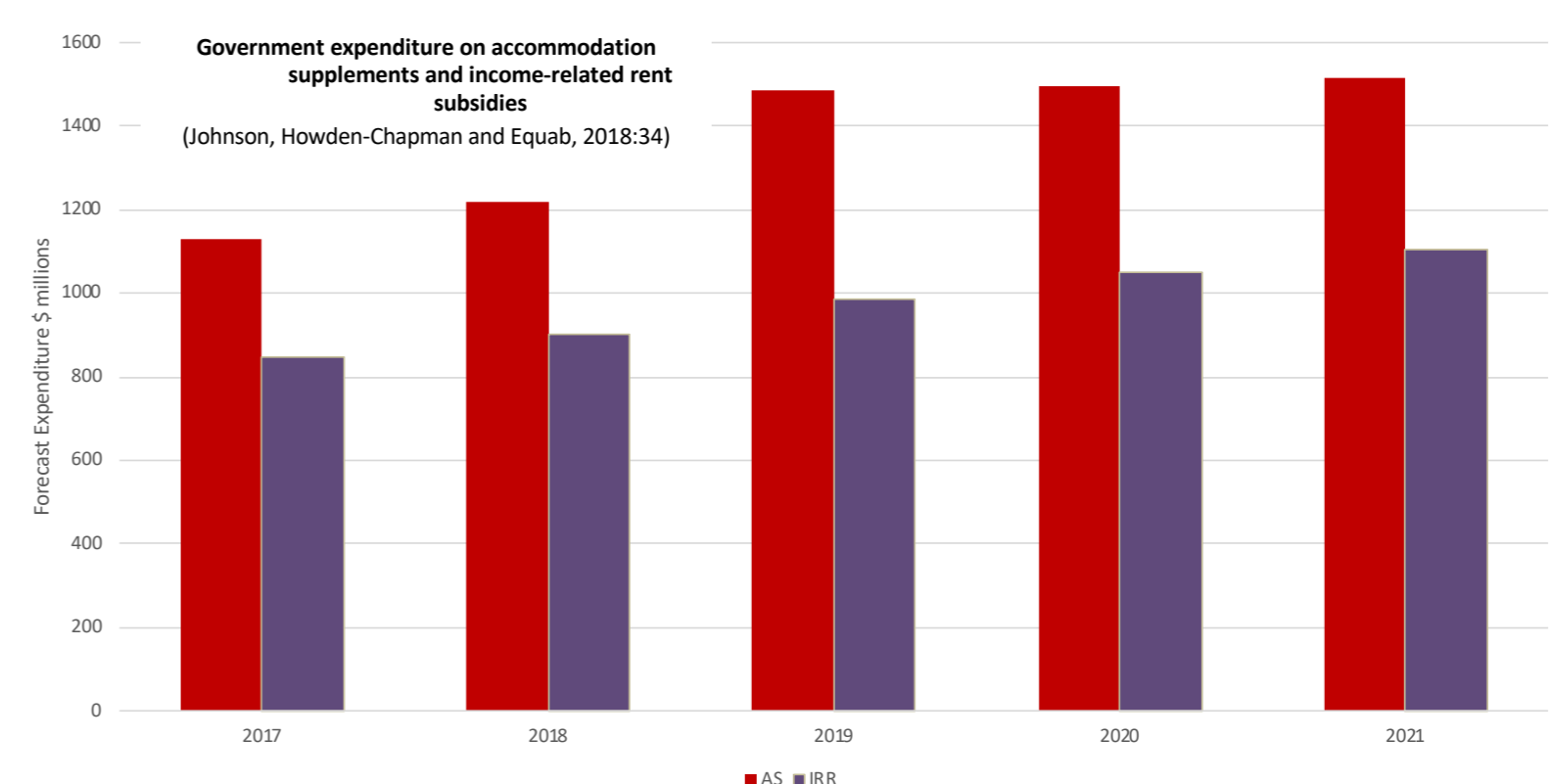
- Not just homelessness but a burgeoning intermediate housing segment
- Misalignment between supply and demand
- A struggling building and development sector
 - Persistent non-compliance despite low bar in the building code in the building industry
 - Bankruptcy and instability
 - Focus on upper quartile of value
 - Unresponsive to changing demand
- A chaotic minimalist housing system:
 - Reactive policy development and funding
 - Unresolved regulatory issues
 - Deskilling, dysfunction and lack of integration
 - Struggles to recognise past change or future challenges



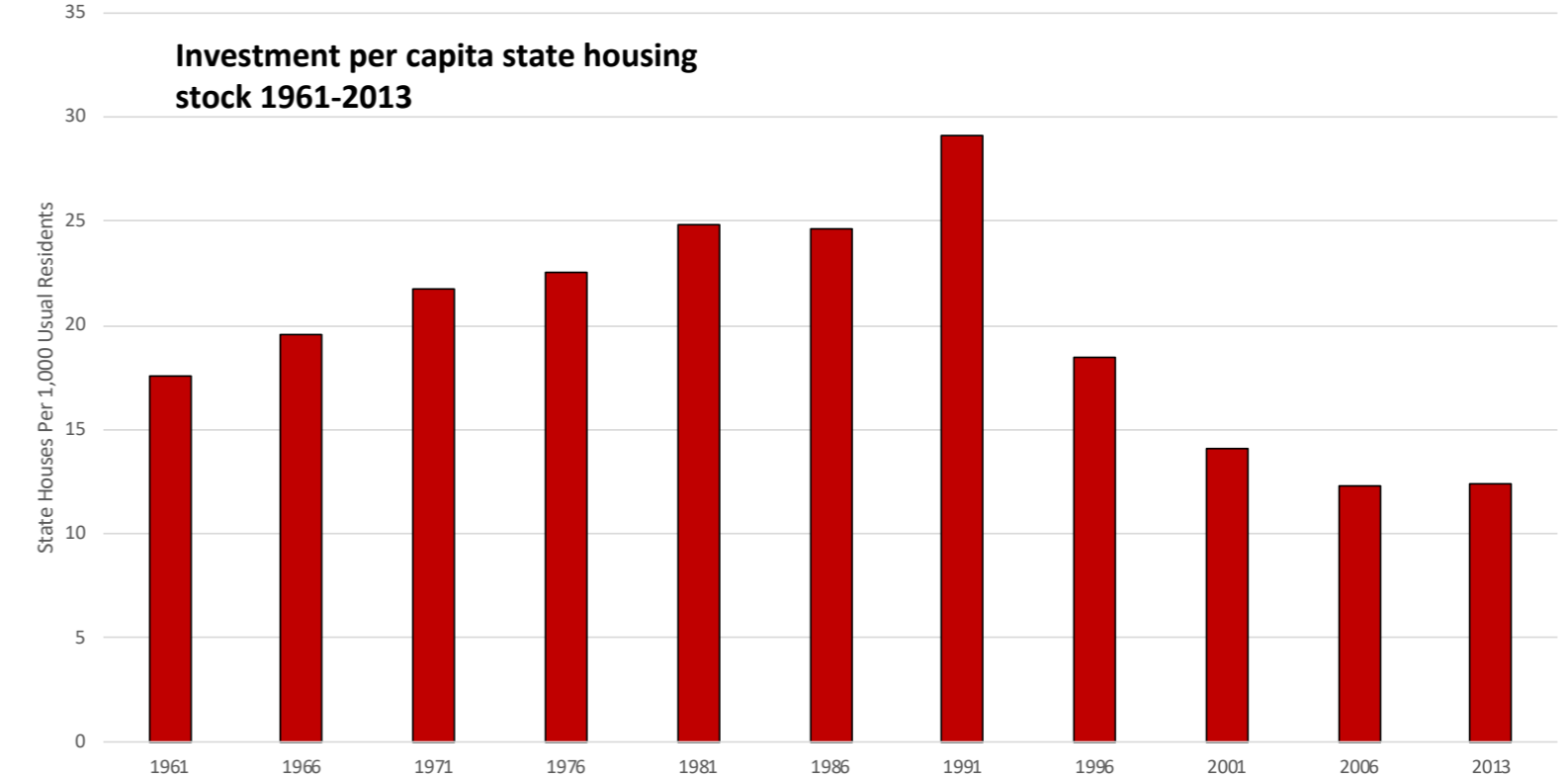
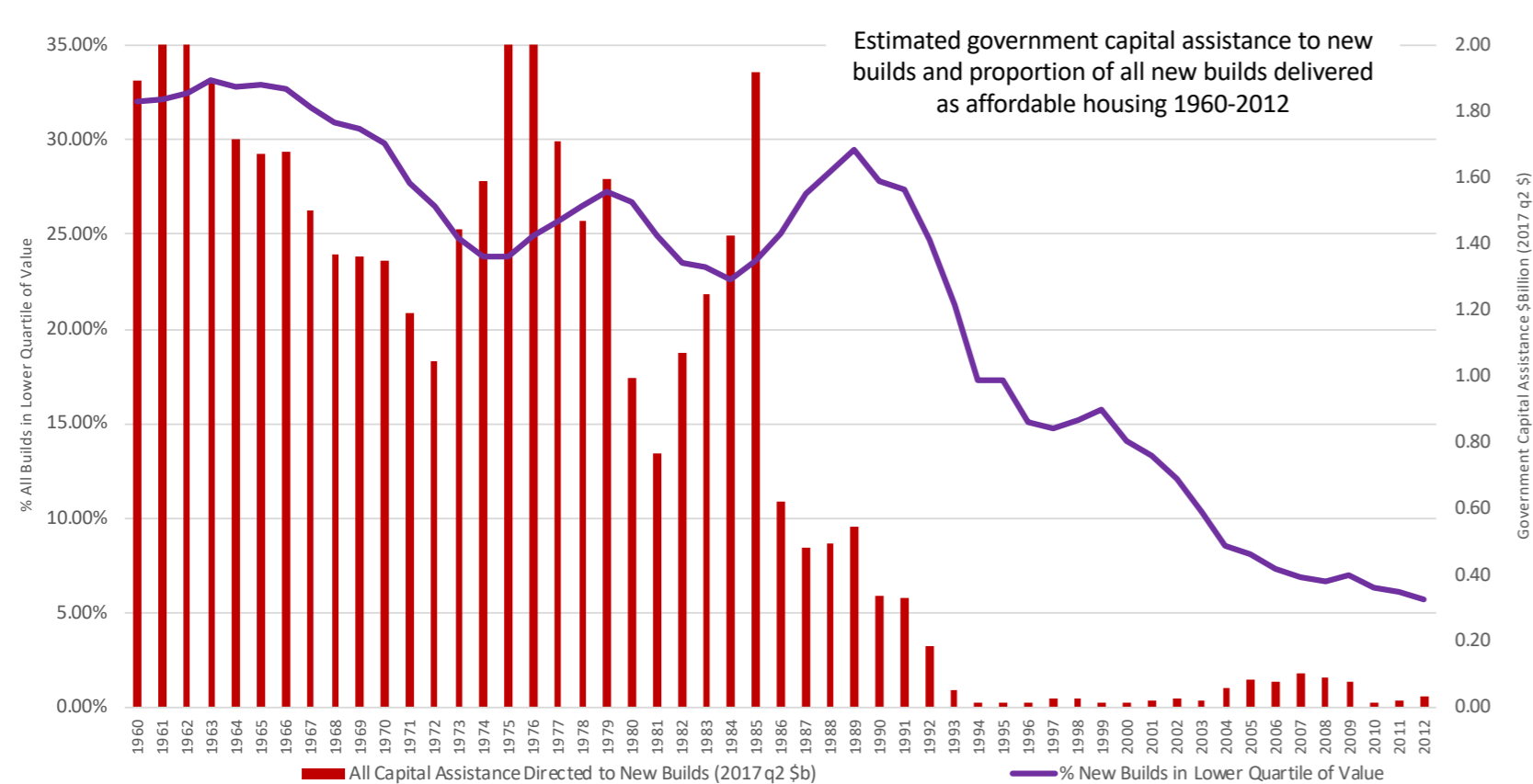
So What Happened? Affordable Housing Supply



Housing Policy – Investment to Welfareism



Government Investment and Affordable Housing



2017/18 Social Housing Investment Strategy

“Many people with unmet housing needs or people who are in social housing have mental health conditions, including drug or alcohol dependency; many people who require emergency housing have a Corrections history.”

Some of the social reasons people need social housing are preventable. With **more effective services earlier**, government can reduce need for social housing.

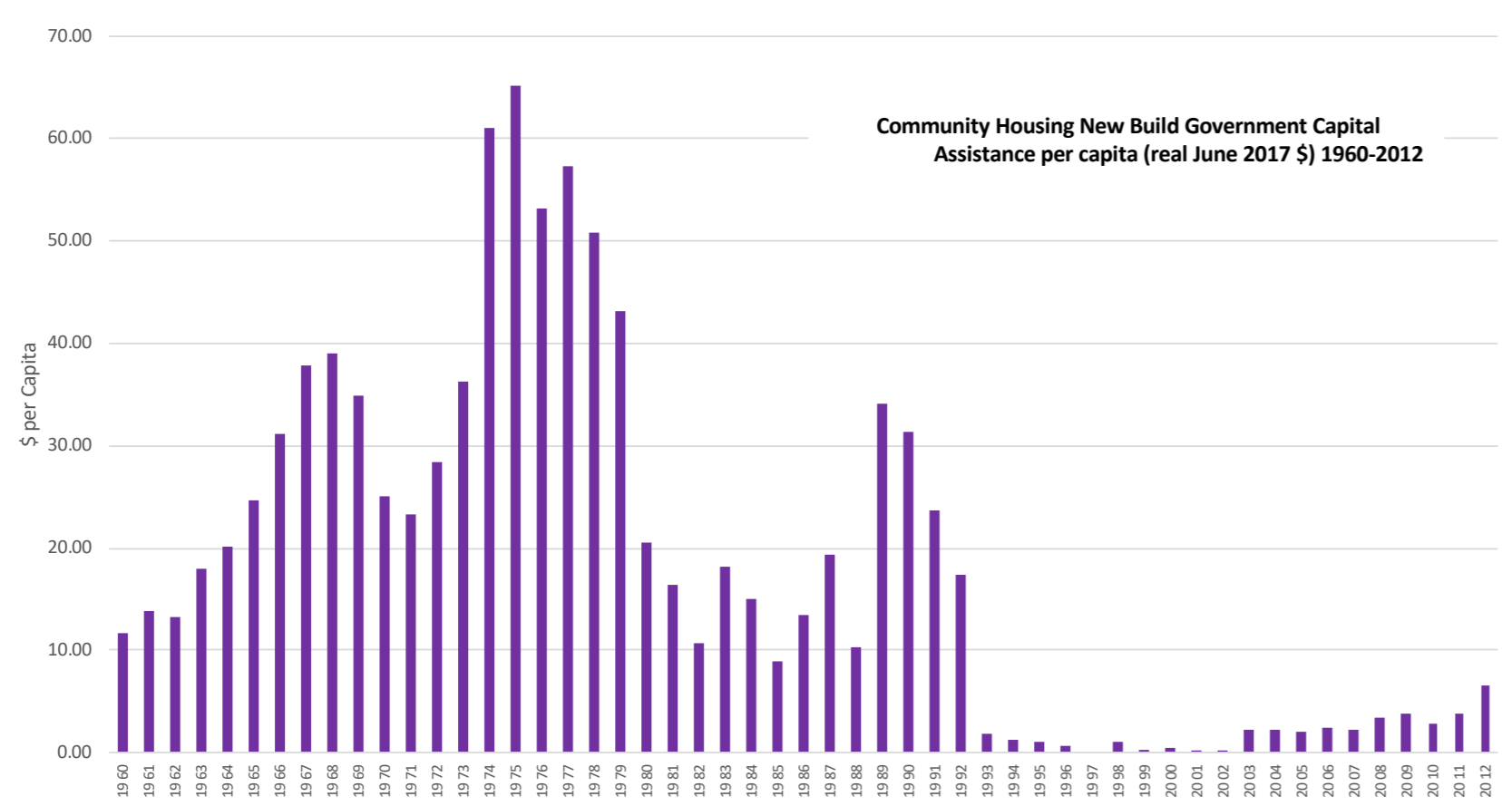
- Mental health issues
- Debt
- Addiction
- Family violence
- Eviction
- Criminal offending

Stable housing provides **pathways to better outcomes** for individuals, whānau and communities. Social housing should play a role in supporting those in need.

- Improved educational achievement
- Better physical and mental health
- Reduced reoffending
- Greater independence

Increasing the **supply and quality of affordable housing** is also a priority

Big Shifts Past and Future



Housing Costs, Incomes, Wellbeing and Inequality 1982 – 2017

