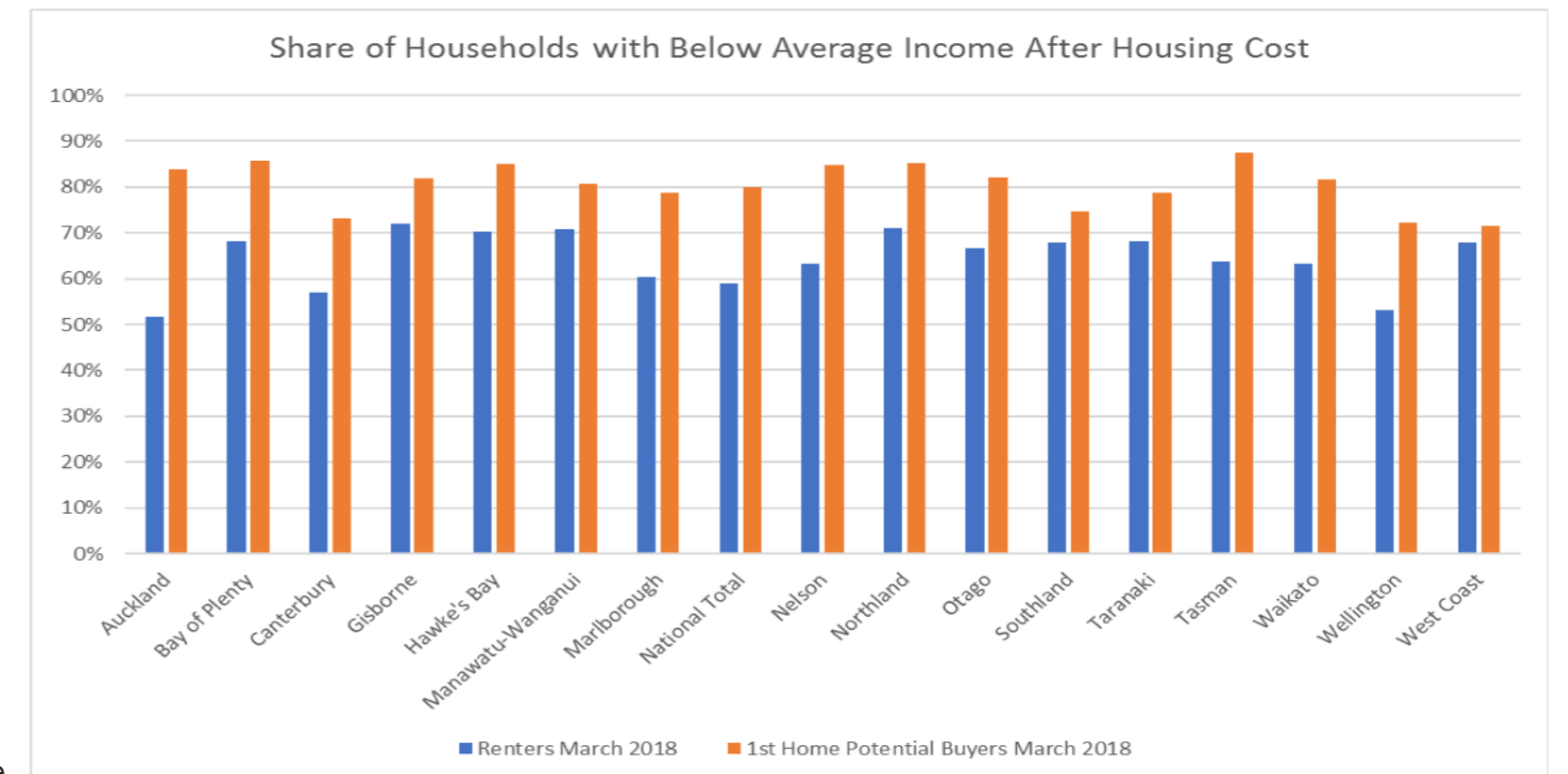


# Structural Housing Deficits, Missing Affordable Housing and its Impacts

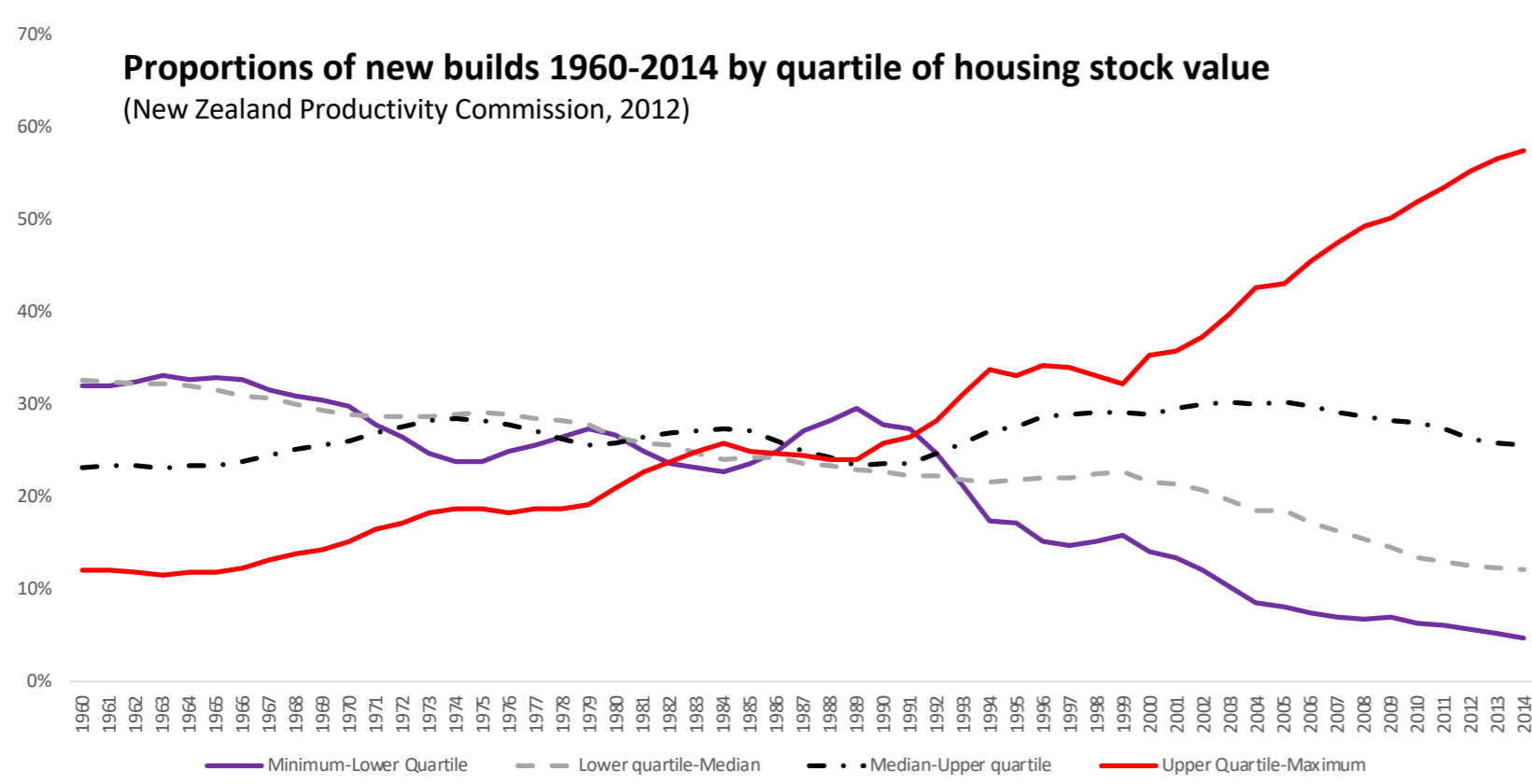
## Dimensions of NZ's Housing Crisis

- 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

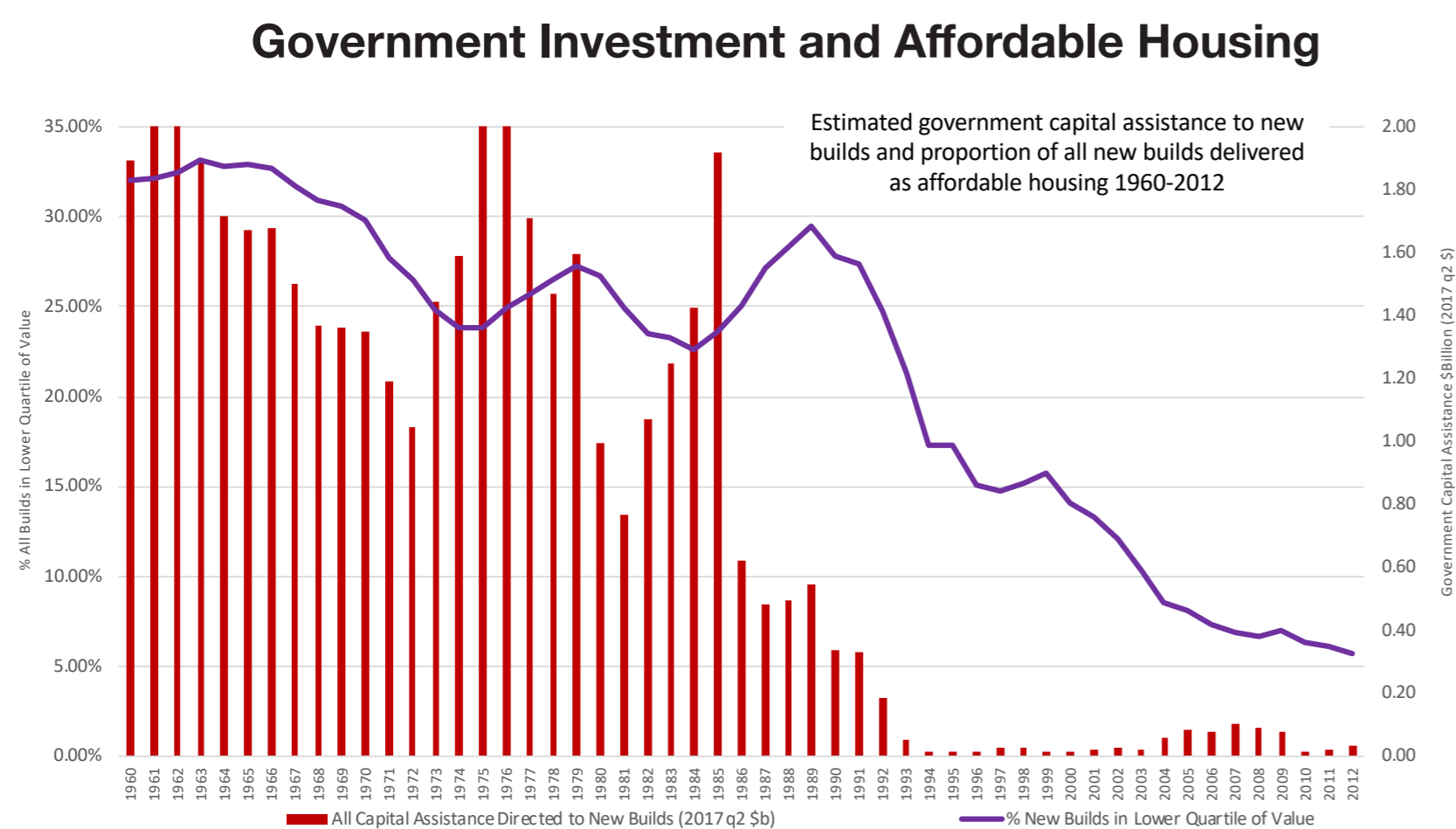
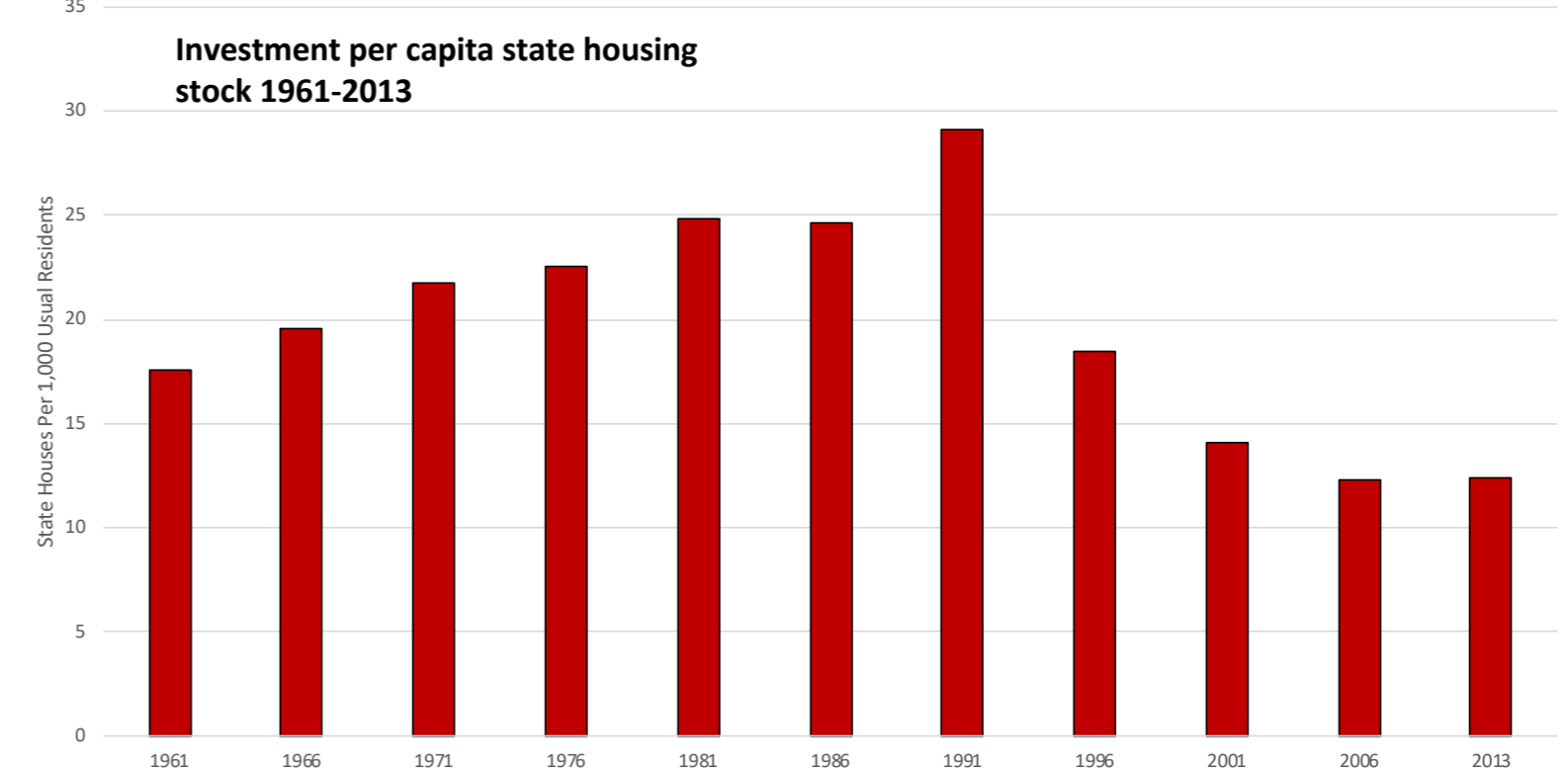
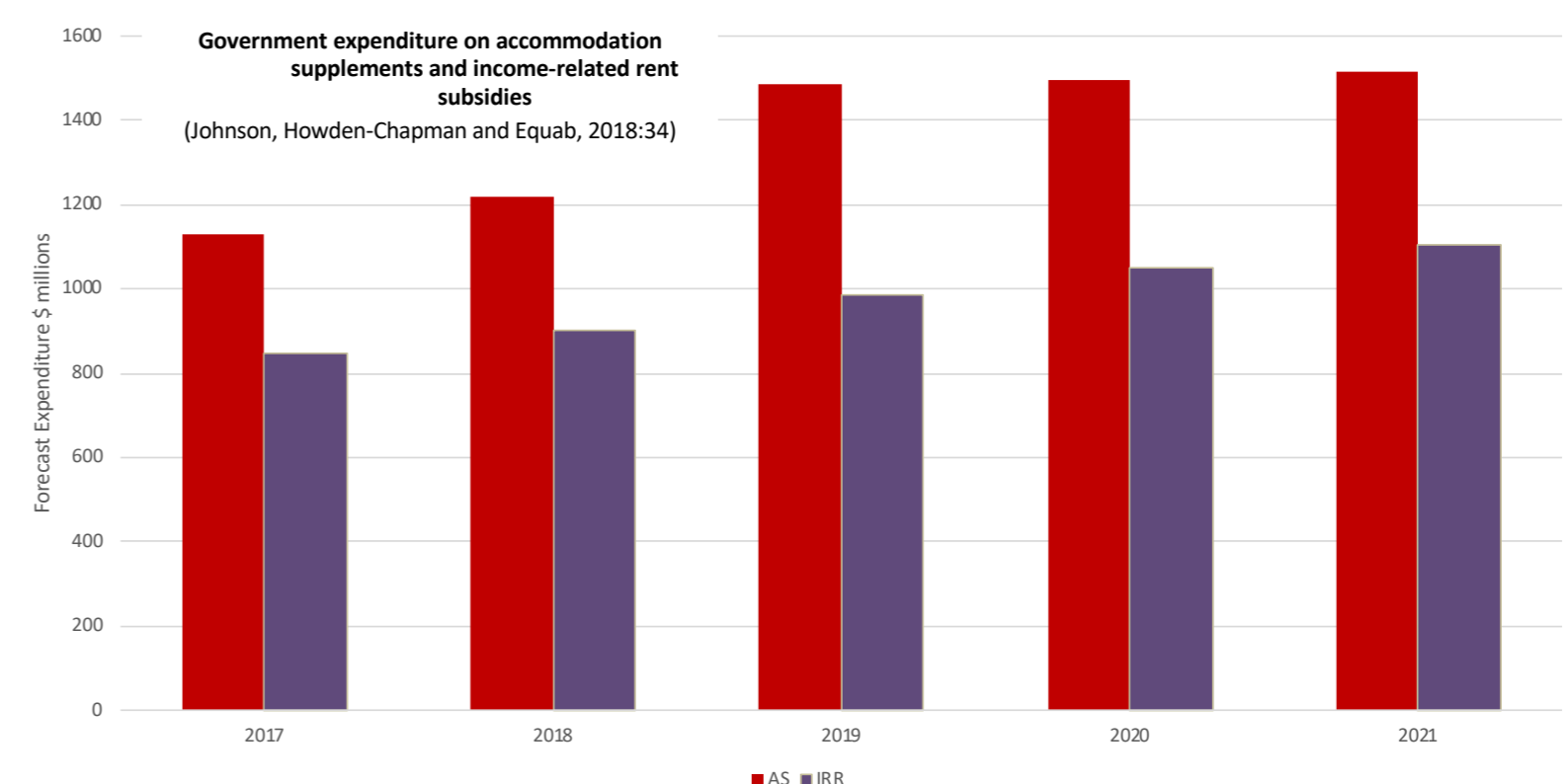


Source: MBIE Housing Affordability Measure

## So What Happened? Affordable Housing Supply



## Housing Policy – Investment to Welfareism



## 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  is also a priority

## Housing Costs, Incomes, Wellbeing and Inequality 1982 – 2017

